ANNUAL EXHIBIT

OF THE

COMMERCE & MANUFACTURES

OF

THE CITY OF HAMILTON,

FOR 1864-5.

PUBLISHED BY THE PROPRIETORS OF THE "HAMILTON SPECTATOR."

TO BE ISSUED ANNUALLY.

HAMILTON, C. W.:

PRINTED BY T. & R. WHITE, AT THE "SPECTATOR" OFFICE,
PRINCE'S SQUARE.

1865.

View of BUCHANAN, HARRIS & Co.'s Warehouses,

Corner of King and Catharine Streets,

HAMILTON, C. W.

Not in TPL
Not in C.H.

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ANNUAL EXHIBIT

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OF

THE CITY OF HAMILTON.

FOR 1864.

THE CITY OF HAMILTON.

It is proper in issuing the first of what we hope will be a regularly continued series of the Annual Review of the Trade, Commerce, and Manufactures of the City of Hamilton, that we should say a word as to the City itself. To this end we avail ourselves of the assistance of a *brochure* issued in 1862, during the visit of His Royal Highness the Prince of Wales, by the Directors of the Mechanics' Institute, and which contained a great deal of information, in reference to the City, of a valuable description.

Hamilton is situated at the head of Burlington Bay, on the north-western extremity of Lake Ontario. This beautiful sheet of water is in reality a small lake, nearly 20 miles in circumference, and one of the safest and most capacious harbors to be found on the inland seas of North America. Between it and the waters of its magnificent neighbour, however, there is only a narrow strip of land—known as Burlington Beach—about 300 or 400 feet in width and 4 miles in length. A canal without any lockage, is cut through this beach, sufficiently extensive to admit the largest vessels that ply between Chicago and the Atlantic, and giving to Hamilton a direct water communication through lake Ontario and the river St. Lawrence, with the seaport towns of Europe. Vessels from Hamilton wharves, of 600 tons burden and laden with cargoes of 5,000 barrels of flour, can sail to the ocean—a distance of 1,200 miles—without entering any other canal than that of Burlington Bay; while returning, they have of canal only 40 miles, and of lockage but 150 feet to ascend. Last year the steamer "Etowah," one of the line of vessels belonging to the Messrs. Cunningham, Shaw & Co., of Liverpool, made the trip from Liverpool with goods direct for Hamilton, and the event was celebrated by a public supper to the officers of the ship. This year there will be two, probably three, vessels of the same line put upon the water, and the trade is one which is certain hereafter largely to increase. Hamilton has, moreover, direct water communication with

Chicago and the other lake cities of the far West. To a distance of 2,000 miles from the Atlantic, vessels of 400 tons burden can sail, with only 28 miles of canal to pass through. This canal is the Welland and connects lake Ontario with lake Erie. By rail Hamilton has, also, direct access to the American and Canadian markets. The Great Western connects on the East with the New York Central, and on the West with the Michigan Railways at Detroit and Port Huron. It also connects with the Grand Trunk at Toronto and Guelph, with the Buffalo and Lake Huron at Paris, with the Northern at Toronto, and by the Grand Trunk with Portland on the Atlantic coast, and during the past year the charter of the Hamilton and Port Dover Railroad has fallen into the hands of the Grand Trunk Company, by whom that portion of the road lying between the city of Hamilton and the village of Caledonia, and their Amnity with the Buffalo and Lake Huron road, now under the control of the Grand Trunk Railway Company, will be completed during the present year, thus placing the city in direct communication with the great line of internal communication, and giving to it the advantages of competing roads. By the completion of this road the city will be placed in direct communication with the fine country lying to the north, and will become as the head of the Canadian inland navigation, a still more important point of shipment than hitherto.

The population of the City has steadily increased since its first incorporation in 1847. At that time it had a population of between 7,000 and 8,000; in 1850 it had increased to about 10,000; in 1852, when the Census was taken, it was 14,112; in 1861, at the last decimal Census, it was 19,096, and it has continued ever since to increase in a still greater ratio, as will be seen from the following facts:—

In 1861, when the Census was taken, the number of Rate-payers on the Assessment Rolls was 3,941; in 1862 the number had increased to 4,171; in 1863, to 4,761; and in 1864, to 5,579. Assuming the proportion of Rate-payers to the entire population as the basis of calculation, we find that the population was in 1862, 20,210; in 1863, 23,069; and in 1864, 27,033. But the assessment is taken in the month of April; and presuming that during the last year the population has increased in the same ratio, as during the previons three years, and of the fact there is no doubt, the population of the City of Hamilton on the 1st January, 1865, may fairly be set down at upwards of 30,000 souls, a ratio of increase unequalled within the same length of time by any city in British America.

As a manufacturing and wholesale emporium, the City of Hamilton is, in proportion to its population, the most important in Canada. A glance at the tables given in the following pages will illustrate the importance of both those sources of wealth, and a further reference to them here is unnececsary.

As to the healthiness of the place the following table, from statistics collected by the late Captain Sutherland in 1851, shows that Hamilton was then, excepting Ottawa, the healthiest city in Canada West.

RATES OF MORTALITY IN 1851.

Montreal	1 in 33
Quebec	1 in 39
Toronto	1 in 65
Kingston	1 in 68
London	1 in 70
Hamilton	1 in 76
Ottawa	1 in 86

Since that time a complete system of drainage and an ample supply of fresh water have been introduced, which have materially improved the health of the city.

The city is plentifully supplied with gas and water. The Hamilton Gas Company yielded a steady dividend of 10 per cent. until the recent introduction of coal oil somewhat interfered with the demand for gas. The last dividend which it declared, was, however, at the rate of 8 per cent. And of the Hamilton Water Works it is not too much to say that they are as complete as the most scientific engineering skill could render them.

The educational advantages of the City of Hamilton are exceedingly complete. There is a large central school, and several primary or ward schools, all under the charge of one Board of School Trustees, and one Principal, these schools employ upwards of forty teachers, and some two thousand children are receiving their education in them. The instruction afforded comprises all the branches from the first book of lessons to the higher schoolastic studies which fit students for honor in our Universities. The schools are partially free, a small fee of twenty-five cents, or in the primary schools twelve and a half cents per month being charged; but for this the children receive their school books of every kind. Besides this system of public schools, the Weselyan Female College, an Institution which employs the best talent, and in all respects is a first class school, is located in Hamilton, and there are a number of private schools of a superior class.

Hamilton possesses twenty-two places of worship, which may be thus enumerated: three Anglican (Church of England), two Scotch Kirk, three Free Church, six Wesleyan, one Lutheran, one Episcopal Methodist, one New Connection Methodist, one Primitive Methodist, one Baptist, one Congregational, two Roman Catholic, and one Synagogue.

During the year which has just closed the financial position of the city has been greatly improved by the passage of the City Relief Bill, and its acceptance by the English creditors. For some time previous to this, Hamilton has suffered very much in reputation as well as in fact, on account of the serious Municipal indebtedness which pressed upon its energies. This indebtedness was incurred for two objects—one the construction of the Water Works, which have so materially improved the comfort and health of the city, and for the construction of the Hamilton and Port Dover Railroad, an expenditure which, while seriously embarrassing it, has up to this time yielded no return, the road having

never been completed. It is a matter of some moment, a fair subject for congratulation, and full of promise for the future prosperity of the city, that about simultaneously with the settlement of the city debt, the arrangements with the Grand Trunk Railway Company for the completion of the road as far as Caledonia, and at that point connecting with the Buffalo and Lake Huron Railway, have been effected. This road will, as we have already remarked, bring the city into connection with the Grand Trunk line of railway, and, by the completion of the international bridge, will give to it direct connection with the New York and Erie Railway on the one side, and the magnificent new settlements of the Huron trail on the other, so that it will reap some return for the great outlay which it has incurred, and which heretofore has been so heavy a tax upon its industry and prosperity. The debt of the city was made up of the following amounts :—£104,600 sterling and £91,470 currency, incurred in the construction of the Great Western, Galt and Guelph, Preston and Berlin, and Hamilton and Port Dover Railways, which from various causes have proved to be unremunerative; and in Debentures for £117,550 sterling, and £46,789 currency, for the construction of Water Works, to which had to be added a considerable sum which had accrued, due for arrears of interest. The Relief Bill authorizes the Corporation to issue debentures to the extent of £600,000 sterling. On these, or so much of them as have been issued to reduce the outstanding debentures, the interest is fixed at the rate of four per cent. until the 31st March, 1874, thereafter five per cent. until the 31st March, 1884, and thence until maturity at the rate of six per cent.; and in order to secure promptitude in the payment of interest, it is declared that in the event of coupons not being paid within forty days of their falling due, the full rate of interest of six per cent. will at once revive.

Under this arrangement with the creditors, there will be no difficulty in the city meeting its liabilities promptly and without any serious amount of taxation, certainly within the taxation which exists in any other leading city in the Province.

TRADE OF THE PROVINCE FOR 1864.

The circular issued by the commercial agency of Messrs. R. G. Dunn & Co., on the trade of the Province for the year 1864, is of so much general interest that we quote it in full. It is as follows :

"The year just closed has presented to the Commercial Community a variety and combination of circumstances which have been as peculiar as they have been important."

"The great sources from which the country derives its income,—its Exports and Emigration,—have yielded but a very medium return. The Grain Crop,—for 1863, barely an average, and mostly delivered before the close of that year,—was in 1864 again a partial failure; and owing in part to the low prices, bad weather, worse roads, scarce money, and scarcer men, but a very small proportion of the product has yet found a market. The amount of money therefore realized for produce during the year has been unusually limited. The Lumber interest, dependent almost entirely upon the United States market, has been seriously

affected by the fluctuations in the currency of that country, the large product induced by prices while gold was at 125 in the summer of 1863, having found difficult sale at unremunerative rates in the summer of 1864. The Timber Trade, a most important interest, has been depressed and embarrassed by decline in England,—from dear money and other causes, and the year closes with unusually heavy stocks both in first and second hands to winter over. Ship-building, which had again recovered and was yielding very considerable returns, has from the same causes been drooping and unprofitable. Emigration, too, from which we ought to annually receive largely of material and prospective wealth, has been insignificant and poor. So that from all these great sources of profit the amount realized during the year has shown a great falling off."

"The effect of this decline in revenue might not have been as important, had the Importations been less, or even their usual amount. Unfortunately however they have been largely increased, and from a variety of causes. The gradual concentration of the Grocery Importing Trade into the hands of our own merchants, consequent upon the disturbed currency and high tariff of our neighbours in the United States, had given an impetus to the growth of that branch of business which it required more than a warning voice to retard. The Imports in this line were therefore larger in the Spring and Summer than ever before, especially of staple goods, at high rates. The demand throughout the year fell short of expectation and luckily checked arrivals during the autumn. The Dry Goods Trade in view of immense profits made in the immediately previous years, by advance in stocks and growth of business, imported not only heavily in Spring but excessively in Autumn. In other branches very much the same policy was adopted, but less in extent, and hence not so much marked. As a whole however, the Imports into the Province show a very great increase."

"Presuming the figures in December of the two years to be about the same, the following will show the total value of the Imports and Exports for the entire Province for 1863 and 1864,—which we are the first to make public."

	1863.	1864.
Imports, ...	$45,964,492.	$52,669,017.
Exports	39,347,880.	37,478,838.
Increase in Imports, ...		....$6,704,525.
Decrease in Exports, ...		1,869,042.
Increase of balance against the Country, in the year, of over eight and a half million dollars, ...		$8,573,567

"Thus with decreased revenue from Exports, and increased expenditure and liability by imports, the promise of the year was not very gratifying, but there was still another unfortunate circumstance found in the almost unequalled dullness and depression of the Autumn Trade. The bad weather, [which is well illustrated by the statement, that from Sept. 8th to Dec. 8th, there was not five consecutive days without rain,]—consequent bad roads, declining prices for grain, and what was still more influential, declining prices of goods, rendered the purchases by retail buyers limited in number and amount. The consequence is that heavy stocks, especially in Dry Goods, are to be carried over the winter. We wanted only poor payments for Spring purchases maturing in the Autumn, and a tight money market to complete "the Winter of our discontent"; and these we have had. The same causes which restricted the retail trade lessened the remittances from all sections of the country; while the increased requirements taxed the facilities of the Banks which, though their loans were greater than in previous years, found it impossible to still further expand, in consequence of the high rate of interest and scarcity of money in England."

"Thus with diminished Exports, increased imports, dull trade, meagre payments, and tight money, the history of the year seemed closing gloomily enough, when a new cause of uneasiness arose from fear of disturbed relations between the United States and Canada. The discharge of the St. Alban's raiders, and the excitement which followed on both sides of the line, it was feared might result in serious complications. Fortunately, however, such a probability has been averted; nevertheless the feverish and anxious feeling induced by the bare thought of trouble between countries whose interests are so interwoven, has and will for a little while affect trade."

"Notwithstanding the dreary catalogue which we have had to enumerate, it is a matter of congratulation that thus far these difficulties have been met without serious disaster. It is true a considerable number of failures have occurred in the country,—statistics of which we append,—but happily these casualities have been confined to the weakest class, while many who have been insolvent for some time were waiting only for the enactment of the Bankrupt Law which went into force in September of last year. The losses to our Wholesale Merchants, by bad debts, as a whole, have not been in excess of previous years. It is certain the number engaged in retail trade in the country is excessive, and though it may cause temporary inconvenience and loss,

a gradual weeding out of those most unfitted for business,—lacking either capital, capacity or character,—will leave the general trade in a position much more healthy and profitable. In the cities of the Province, the number of important failures has been few, and the fact that a season of so many adverse circumstances has been lived through without serious default, speaks well for the solidity and capacity of our merchants. The large stocks of Dry Goods on hand will severely test the capital employed; and it will not be surprising if a little indulgence may be asked, but it will be a question only of a short time, and there is no ground for anxiety or apprehension of any thing further. Other stocks are not excessive for the prospective wants before opening of navigation. We have had several years of uninterrupted prosperity; large amounts have been made, and the gross surplus of our importers is very large and great bulk can soon be realized. The stocks in the stores of the retailers all over the country, from limited purchases in the autumn, must be light; the great bulk of the Grain crop is in the hands of farmers, the sale of which, with large quantities of Pork and other products, must soon impart ease.

"The very general fall of snow with which the country has been favored, has made good roads, and the New Year opens with better promises for the future. It is certain that the importations for the Spring will be light, and it is believed that on the 1st of May next, the commercial liabilities of Canada to Great Britain, will not be larger, if as large, as in previous years.

"There is much in the history of the Province for the past few years of a most gratifying character. That period has witnessed a wondrous development of mineral resources of the country, the extent and wealth of which are yet untold. A very general movement has been made by the agricultural community towards substituting other products for the universal, but uncertain and exhaustive crop of Wheat; and among other things, the increased interest and success in the production of Flax is very important. Most material and successful progress has been made in the Manufactures of the country; and of many important articles, the product exceeds the wants of the community, and a market is sought for elsewhere. We have yet immense tracts of Timber which the Old World needs and must pay for, and even the stocks which are being wintered over, (and which are said to be sufficient for another year's export,) will easily realize a large sum. The war and high taxes which prevail in so large a part of the New World, ought to favor the efforts of the Government to induce a permanent Emigration hither.—There are yet immense tracts of lands in public and private hands, that need only occupants to contribute largely to the wealth of the country. We have just pride in the extent and safety of our monetary Institutions, which have without a single default, outlived all the reverses thus far, and are now managed with greater prudence than ever. The facilities for business, for travel and for transportation over the lakes, rivers, canals and railways, are unsurpassed. The capital employed in the business—interesting and novel statistics, regarding which we elsewhere present—is in a very legitimate proportion to the trade done, and must increase. Thus from very many points we have ground for encouragement, and more then sufficient to induce the belief that even a year as bad as the last has not failed to contribute somewhat to the onward and rapid progress of the country."

Attached to the Report are the following interesting tables, showing the number of failures in Canada during the past year, and the approximate amount of capital employed in Commerce in Upper and Lower Canada, respectively:

FAILURES IN CANADA—1864.

The following table exhibits the number of failures in Canada during the past year, with the amount of Liabilities and Assets, as near as can be ascertained.

	No.	Liabilities.	Assets.
Toronto	24	$341,000	$215,445
Hamilton	14	301,000	101,409
London	7	114,407	95,815
Kingston	6	116,000	36,750
Ottawa	7	253,383	252 500
Balance of C.W	192	1,673,384	1,090,288
Total for C.W.	250	$2,799,174	$1,792,207
Montreal	35	$956,712	$459,755
Quebec	30	633,000	523,000
Balance of C.E.	17	99,700	59,000
Total for C.E.	82	$1,689,412	$1,041,755
Grand total for all Canada	332	$4,488,586	$2,833,962

APPROXIMATE CAPITAL.

We present herewith a statement, showing an approximation of the amount of Mercantile Capital employed in business in the

various sections of Canada East and West, also the number of traders engaged. These figures are based upon the estimates in "The Mercantile Agency Reference Book," issued last year. It is the first attempt of the kind, we believe, ever made, and of course accuracy is not claimed for it. We think, however, it will be found pretty near the mark, and it will serve the purpose of comparison, if nothing more. Next year we hope to be able to estimate with more certainty.

CANADA WEST.

	No. of Traders.		Capital.
Addington Co.....	85		$555000
Brant Co., Brantford.	124	$1181500	
Balance of County.	125	528000	
			1709500
			373000
Bruce Co.....	218		
Carleton Co., Ottawa.	233	2967500	
Balance of County.	61	195500	
			3163000
			318000
Dundas Co.....	82		
Durham Co., Pt. Hope.	103	301500	
Balance of County.	181	392000	
			693500
Elgin Co., St. Thomas.	56	293000	
Balance of County.	91	452500	
			745500
			642500
Essex Co.	112		
Frontenac, Kingston.	219	2843000	
Balance of County.	10	12000	
			2855000
			324000
Glengarry Co.....	81		
Grenville Co., Prescott	70	504000	
Balance of County.	81	197000	
			791000
Grey Co., Owen Sound	81	394500	
Balance of County.	153	212000	
			606500
			501000
Haldimand Co.....	187		870500
Halton Co	222		
Hastings, Belleville.	143	877500	
Balance of County.	107	1097000	
			1974500
Huron Co., Goderich.	78	311500	
Balance of County.	357	682500	
			994000
Kent Co., Chatham..	99	328500	
Balance of County.	93	247500	
			576000
Lambton Co., Sarnia.	61	254500	
Balance of County.	159	425000	
			679500
Lanark Co., Perth ...	94	522000	
Balance of County.	127	419000	
			841000
Leeds Co., Brockville	87	368500	
Balance of County.	81	311000	
			679500
			193500
Lennox County	70		
Linncoln Co., St. Catherines.....	133	750000	
Balance of County.	109	257000	
			1007000
Carried over... ...			21236000

Brought over.....			21286000
Middlesex Co., London	227	2157500	
Balance of County.	130	307500	
			2465000
Norfolk Co., Simcoe..	49	261000	
Balance of County.	131	415000	
			736000
Northumberland Co., Cobourg	173	445000	
Balance of County.	98	255000	
			700000
Ontario Co., Oshawa.	56	298000	
Whitby.	54	160000	
Balance of County.	284	556500	
			1014500
Oxford Co., Ingersoll.	97	273500	
Woodstock.	100	310500	
Balance of County..	211	434500	
			1018500
Peel Co., Brompton...	54	158000	
Balance of County.	166	1287000	
			1443000
Perth Co. St. Marys.	62	267000	
Stratford	75	220000	
Balance of County.	137	295000	
			782000
Peterboro' Co., Peterboro'	114	802500	
Balance of County.	53	162000	
			964500
Prescott Co....	47		251500
Prince Edward	102		596500
Renfrew Co.....	106		594000
Russell Co.....	10		47000
Simcoe Co. Barrie...	71	221000	
Balance of County.	354	871500	
			1092500
			546500
Stormont Co.....	104		
Victoria Co., Lindsay.	74	217000	
Balance of County.	86	149000	
			366000
Waterloo Co., Galt..	78	649000	
Balance of County ..	261	1055000	
			1704000
Welland Co., Thorold	46	196590	
Balance of County.	154	433500	
			630000
Wellington Co, Guelph	113	597000	
Balance of County	313	673000	
			1270000
Wenthworth Co., Hamilton..	254	5073000	
Balance of County	205	689000	
			5762000
York Co., Toronto ..	558	8791500	
Balance of County	524	1589500	
			10381500
Total for Canada West			$53758000

CANADA EAST.

Ottawa District	106		1275000
Huntingdon District	161		573000
Terrebonne District	113		624500
Montreal District, Montreal City	1161	26593000	
Balance of District	189	909000	
			27402000
Iberville District	126		768500
Bedford District	151		824000
St. Hyacinthe District	127		561000
St. Francis District	233		871000
Arthabaska District	80		435500
Richelieu District	156		458500
Joliette District	75		399500
St. Maurice District	149		450500
Quebec District, Quebec City	501	10085000	
Balance of Distict	106	404000	
			10489000
Rimouski District	34		181500
Beauce District	62		632500
Montmagny District	31		124000
Gaspe District	5		578500
Total for Canada East			$56648500
Grand total for all Canada			$110406500

In addition to these interesting tables given by the Commercial Agency, we avail ourselves of a very interesting statement published in the Quebec paper, of the shipping trade of that city, as affording more index to the general trade of the Province:

PORT OF QUEBEC.

COMAPARATIVE STATEMENT of the amount of tonnage of Sailing Vessels and Steamers entered Inwards and Outwards, for the years 1863 and 1864 shewing the countries whence they came and for which they cleared, whether with cargo or in ballast, also distinguishing the countries to which they belonged.

RETURN OF VESSELS INWARDS FOR THE YEAR 1863-64.

	1863.		1864.	
	Vessels.	Tons.	Vessels.	Tons.
Total of vessels arrived	1661	807647	1425	709457
Vessels with cargoes	798	363384	727	334875
Do in ballast	863	444263	698	374582
Total	1661	807647	1425	709457
Number of Steamers	64	59881	61	62045
Do. Sailing Vessels	1597	747766	1364	647412
Total	1661	807647	1425	709457
British Vessels	1381	684583	1196	602710
Foreign do	280	123064	229	106747
	1661	807647	1425	709457
UNDER WHAT FLAGS.				
British	1381	684583	1196	602710
Norwegian	187	83743	148	72374
Prussian	41	17498	32	12807
Portuguese	12	2584	20	3757
Hamburg	8	5558	7	4620
Swedish	5	2192	5	3423
American	4	2800	6	5275
Bremen	4	1862	....	.....
Mecklenberg	4	1589	2	544
Oldenberg	3	1090	....	.....
Danish	3	846	2	515
Hanoverian	3	668	....	.....
Russian	2	1301	1	484
Dutch	1	650	1	390
Carried over	1658	806967	1420	706899

	1863.		1864.	
	Vessels.	Tons.	Vessels.	Tons.
Brought over	1658	806967	1420	706899
Austrian	1	389	....	....
Spanish	1	191	3	1448
French	1	100	2	1110
Total	1661	807647	1425	709457
VESSELS FROM.				
Great Britain	957	617135	644	451769
United States	389	96345	59	16926
British Colonies	3	2193	419	59558
Other foreign countries	332	151474	303	181204
Total	1661	807647	1425	709457
NAMES OF COUNTRIES FROM				
United Kingdom	937	617135	644	451769
Nova Scotia	38	6771	64	13391
New Brunswick	41	2190	44	5340
Newfoundland	65	8350	58	5927
Prince Edward Island	11	744	7	345
St. Pierre Miquelon	1	84	3	187
St. Paul's Island	6	982	....	.....
Gibraltar	14	6772	15	7217
British West Indies	1	993	15	8657
Spanish do	3	2779	9	3987
Danish do	....	....	1	597
United States	3	2193	59	46926
France	42	17699	17	8556
Sicily	3	1551	1	387
Spain	98	43368	99	46123
Portugal	87	13313	20	6051
Netherlands	3	1948	....	.....
Belgium	12	6245	8	3529
Holland	6	2303	5	2418
Hamburg	13	7183	7	3911
Bremen	4	2182	3	1709
Carried over	1335	745985	1077	619272

	1863. Vessels.	1863. Tons.	1864. Vessels.	1864. Tons.
Brought over	1338	745085	1077	617292
Norway	68	30283	49	23104
Africa	7	2518	8	3758
Italy	24	12165	45	26680
Sweden	1	511	4	2929
Sardinia	1	1005	1	458
South America	6	4900	4	4380
Azores Islands	1	737	2	1485
Minorca Islands	1	325	....	.....
Western Islands (Atlantic)	1	342	....	.....
Free Ports	213	9743	293	10203
Malta	....	.....	13	8648
Mexico	..	.....	1	787
China	..	.....	1	590
Egypt	....	.....	12	6865
French West Indies	..	.....	1	976
Denmark	..	.....	1	343
Prussia	....	.....	3	1263
Total	1661	807647	1425	709457
Total Vessels cleared	1785	861208	1561	777575

RETURN OF VESSELS OUTWARDS FOR THE YEARS 1863-64.

	1863. Vessels.	1863. Tons.	1864. Vessels.	1864. Tons.
Vessels with cargoes	1769	859381	1542	775849
Do. in ballast	16	1827	19	1726
Total	1785	861208	1561	777575
Number of Steamers	66	56115	60	56971
Do. Sailing Vessels	1719	805093	1501	720644
Total	1785	861208	1561	777575
Total British Vessels	1499	736500	1325	670029
Do. Foreign Vessels	286	124708	236	107546
Total	1785	861208	1561	777575

UNDER WHAT FLAGS.

	1863. Vessels.	1863. Tons.	1864. Vessels.	1864. Tons.
British	1499	736500	1325	670029
Norwegian	189	84118	147	72320
Prussian	41	17498	31	12137
Portuguese	13	2740	20	3757
Hamburg	8	5558	7	4610
Swedish	5	2192	5	3423
American	6	3121	16	7188
Bremen	4	1862	....	.....
Mecklenberg	4	1589	2	544
Carried over	1769	855478	1553	

	1863. Vessels.	1863. Tons.	1864. Vessels.	1864. Tons.
Brought over	1769	855478	1553	774018
Oldenberg	3	1090	....	.....
Danish	3	846	2	515
Hanoverian	3	668	....	.....
Russian	2	1304	1	484
Dutch	1	650	....	.....
Austrian	1	389	....	.....
Spanish	1	191	3	1445
French	2	592	2	1110
Total	1785	861208	1561	777575

VESSELS FOR

	1863. Vessels.	1863. Tons.	1864. Vessels.	1864. Tons.
Great Britain	1310	809205	1089	728300
United States	4	1097	13	3313
British Colonies	408	25533	408	29555
Other Foreign Countries	63	25373	51	16407
Total	1785	861208	1561	777575

NAMES OF COUNTRIES FOR.

	1863. Vessels.	1863. Tons.	1864. Vessels.	1864. Tons.
United Kingdom	1310	809205	1089	728300
United States	4	1097	13	3313
Portugal	14	2931	24	5214
France	15	8177	14	7308
Spain	1	280	4	1611
Australia	1	534	2	957
British West Indies	4	637	8	2112
Spanish do	3	738	...	....
Nova Scotia	85	5153	42	6347
New Brunswick	93	4873	89	6257
Newfoundland	40	3121	51	3208
Prince Edward's Island	13	843	7	558
St. Paul's Island	4	301	....	.....
St. Pierre Miquelon	8	245	3	172
Belgium	6	3939	....	.....
Holland	1	569	....	.....
Bremen	6	2764	....	.....
Norway	3	582	1	328
Prussia	3	992	...	.. ..
Germany	6	3039	2	586
Azores Islands	2	1017	3	1686
Jersey	1	203	1	215
Free Ports	217	9869	208	9373
Hamburg	....	.....	....	.....
Total	1785	861208	1561	777575

From these statements it will be seen that the number of vessels and tonnage arrived showed a decrease as compared with the year 1863, including steamers and sailing vessels, of 236 vessels, and 98,190 tons; the principal decrease being in vessels which came out in ballast. And of vessels outward bound, the decrease was, in number, 224, and in tonnage, 83,633 tons. Of outward bound vessels in ballast, although in number there was a slight increase, in tonnage there was a decrease.

There is nothing which more illustrates the decrease in the volume of trade or the Province during the past year than the movements of produce at our principal shipping point, Montreal. A statement prepared for a Montreal paper gives the figures for the last four years, and from these it will be seen

that during none of those years has the volume of trade been so light, when measured by the movements of produce, as during 1864.

RECEIPTS OF PRODUCE, from the 1st January to date, by Rail and River, up to 6 P. M.

	Dec. 31 1864.	Dec. 31 1863	Dec. 31 1862.	Dec. 31 1861.
Ashes, bbls	41937	44503	37507	30885
Flour, bbls	824774	1088193	1144762	991694
Wheat, bush	4125152	5136222	8041199	7392956
Ind. Corn, bush	1660420	788969	2649135	1516757
Pork, bbls	4651[illegible]	37468	41549	13640
Butter, kegs	6[illegible]	68247	78247	68836
Peas, bush	3047[illegible]9	340590	405326	1251211
Lard, bbls	11298	7698	4440	2400
Beef, bbls	945	1741	645	1381

EXPORTS OF PRODUCE since 1st January to date, via St. Lawrence, Portland and Boston, to 6 p.m.

	Dec. 31 1864.	Dec. 31 1863.	Dec. 31 1862.	Dec 31 1861.
Ashes, bbls	33222	34870	30206	26381
Flour, bbls	424556	696332	630764	653168
Wheat, bush	2356680	3755597	6992093	692,377
Indian Corn, bus	466	612,21	1756299	1476025
Pork, brls	1873	2506	6145	851
Butter kegs	62991	[illegible]	72448	60684
Peas, bush	195562	746169	717117	1654031
Lard, brls	3514	16655	7408	4812
Beef, brls	1470	2482	804	2264

FLUCTUATIONS IN GOLD.

As a matter of history, and as an indication for future operations in the various seasons of the year, we have carefully compiled the following statement, showing the highest and lowest quotations for gold in the New York Market, for each month in 1863 and 1864 :

	1863.	1864.
January	133 to 160½	**151** to 159½
February	153 " **173½**	157 " 167½
March	140 " 171½	159 " 169½
April	146 " 159½	166½ " 188
May	143½ " 155½	162½ " 190½
June	140½ " 149½	189 " 256
July	143½ " 145½	230½ " **289**
August	**122½** " 129½	231½ " 261½
September	127½ " 143½	187½ " 254½
October	140½ " 156½	189½ " 230½
November	143½ " 154½	210½ " 260½
December	147½ " 152½	211½ " 243½

The greatest variations were in June, July and September of 1864. The highest and lowest points touched in the two years are emphasized by a heavy impression,—the lowest in August, 1863, 122½, the highest in February of the same year, 172½. In 1864, the lowest point reached was in January, 151, and the highest ever yet reached was in July, when the quotation was 289.

BOARD OF TRADE

OF

THE CITY OF HAMILTON.

OFFICE :—WENTWORTH CHAMBERS.

HON. ISAAC BUCHANAN, M.P.P.,—*President.*
JOHN FERRIE, ESQ.,—*Vice-President.*
WILLIAM POWIS, ESQ.,—*Secretary.*

COUNCIL.

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William Boice, Esq.,
James Cummings, Esq.,
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Thomas C. Kerr, Esq.,
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W. P. McLaren, Esq.,
James Osborne, Esq.,
William Powis, Esq.,
E. L. Ritchie, Esq.,
James Turner, Esq.,
John Young, Esq.,

THE BOARD OF TRADE of the City of Hamilton had its origin as far back as April, 1845, although not properly incorporated until the fall of last year. On the 28th of April, 1845, a number of the leading merchants met together and formed the Association for the better regulation of the Trade and Commerce of Hamilton, and elected Isaac Buchanan, Esq., and David McNab, Esq., President and Vice-President, respectively.

IMPORTS AND EXPORTS.

We subjoin below a report of the Import and Export Trade of Hamilton, during the years 1863 and 1864, carefully prepared from the Custom House Returns.

GROCERIES.

	JANUARY.				FEBRUARY.			
	1863.		1864.		1863.		1864.	
	Quant'y	Value.	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.
Vinegar.....gls	"	"	"	"				
Molasses .....lbs.	392	115	438	16[illegible]	[illegible]		[illegible]	769
Coffee, Green ..... "	4000	16[illegible]	6420	92[illegible]	1347	[illegible]	11721	1748
Coffee, ground or roasted... "	276	59	"	"	626	91	"	"
Sugar, refined.. ..... "	5150	578	7251	443	927	[illegible]	"	"
Sugar, other than refined... "	215256	9622	241145	13054	188161	[illegible]	181765	10906
Tea..... "	23217	12092	25043	10761	14630	6906	25151	10748
Blacking ..... "	"	41	"	"	"	"	"	34
Cinnamon, Mace and Nutmegs"	105	28	[illegible]	[illegible]	"	"	1527	341
Spices ..... "	"	"	[illegible]	50	"	"	"	"
Packages..... "	"	15	"	115	"	5	"	6
Soap.... ..... "	240	17	746	164	"	"	75	3
Starch ..... "	"	"	"	"	"	"	"	"
Dried Fruits and Nuts.....	14824	1028	19986	1001				

	MARCH.				APRIL.			
	1863		1864.		1863.		1864.	
	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.
Vinegar .....gls.								
Molasses .....lbs.	1377	455	1025	433	2349	662	1018	528
Coffee, green..... "	9175	1240	11230	1856				
Coffee, ground or roasted... "	170	17	"	"	20195	2661	26208	1332
Sugar, refined..... "	5361	389	5435	209	9278	677	"	"
Sugar, other than refined... "	291707	15924	252435	13658	328894	14138	225736	12995
Tea..... "	7255	3441	23465	19648	26039	10770	38366	16544
Blacking ..... "	"	"	"	"	"	"	"	"
Cinnamon, Mace and Nutmegs"	30	19	1719	452	"	"	"	"
Spices ..... "	398	37	"	"	"	"	"	"
Packages..... "	"	"	"	46	"	"	"	"
Soap..... "	3320	138	137	57	19	1	3433	255
Starch..... "	2925	137	"	"	10635	628	"	"
Dried Fruit and Nuts.....	2168	138	26708	1556	2946	115	27975	1569

GROCERIES.—(*Continued.*)

	MAY.				JUNE.			
	1863.		1864.		1863.		1864.	
	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.
Molasses ..... gls.	2230	598	"	"	1095	430	3457	809
Coffee, green ..... lbs.	29375	4313	3383	618	16553	2375	25561	3689
Coffee, ground or roasted .. "	428	43	"	"	612	81	"	"
Sugar, refined ..... "	34527	2300	1145	70	6319	478	4009	253
Sugar, other than refined... "	455352	16703	291450	17712	397288	17334	385120	20496
Tea ..... "	21948	9088	27406	10553	37151	14660	23404	8292
Blacking ..... "	"	"	"	"	"	4	"	21
Cinnamon, Mace and Nutmegs"	448	127	"	"				
Spices ..... "	"	"	394	35				4
Packages ..... "	"	"	"	"				
Soap ..... "	135	29	12	1	605	38		
Starch ..... "							2400	121
Dried Fruit and Nuts	332299	1831	15672	940	11998	502	14077	2097

	JULY.				AUGUST.			
	1863.		1864.		1863.		1864.	
	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.
Molasses ..... gls.	1059	302			2088	452	5307	2094
Coffee, green ..... lbs.	9731	1443	14241	2124	"	"	7820	1201
Coffee, ground and roasted.. "					"	"	"	"
Sugar, refined ..... "	19500	1500			"	"	"	"
Sugar, other than refined... "	306045	13370	108719	21558	21268	882	286802	14879
Tea ..... "	19173	8565	11568	4326	22103	10128	15878	5631
Blacking ..... "				8	"	47	"	"
Cinnamon, Mace and Nutmegs"		"	"	"	29	17	530	156
Spices ..... "	"	"	"	"	"	"	325	31
Packages ..... "	"	31			"	20	"	"
Soap ..... "	10	3	1406	240	1510	144	195	19
Starch ..... "	7881	248	"	"	"	"	9000	473
Dried Fruit and Nuts.....	18020	763	69079	3038	356	11	77728	4628

	SEPTEMBER.				OCTOBER.			
	1863		1861.		1863.		1864.	
	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.
Molasses ..... gls	145	29	6043	1903	2055	311	4518	1543
Coffee, green ..... lbs.	9331	1145	49314	7343	9529	1520	29740	4235
Coffee, ground or roasted... "	"	"	"	"				
Sugar, refined ..... "	19625	1303	"	"	15788	1115		
Sugar, other than refined... "	204137	8580	438422	22888	95934	4043	342572	17485
Tea ..... "	37383	16299	34741	12478	70887	30588	34310	13571
Blacking ..... "	"	64	"	"		107		132
Cinnamon, Mace and Nutmegs"							1603	472
Spices ..... "								
Packages ..... "		21		5		4		28
Soap ..... "	8	4	3268	281			60	6
Starch ..... "			28536	1271			1000	63
Dried Fruits and Nuts			181259	8019	35062	1886	104738	4389

GROCERIES.—(*Continued.*)

	NOVEMBER.				DECEMBER.			
	1863		1864		1863		1864	
	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.	Quan'ty	Value.
Molasses ..... gls	1595	302	18420	5548	[illegible]	[illegible]	[illegible]	1428
[illegible] ..... lbs	[illegible]	3643	14295	1929	[illegible]	[illegible]	[illegible]	1903
Coffee, ground or roasted... "	—	—	—	—	—	—	—	—
Sugar, refined ..... "	8868	—	—	—	—	—	—	—
Sugar, other than refined... "	157539	7482	134[illegible]8	7311	[illegible]	[illegible]	219472	11795
Tea ..... "	14300	6442	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	2362
Ginger	—	—	—	—	—	[illegible]	—	23
Cinnamon, Mace and Nutmegs			978	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Spices ..... "	9	18	—	—	[illegible]	[illegible]	—	—
Pepper ..... "	—	—	2	—	—	[illegible]	—	4
Soap ..... "	29	—	—	—	[illegible]	[illegible]	[illegible]	71
Starch ..... "	9600	[illegible]	—	—	—	—	[illegible]	118
Dried Fruit and Nuts	36051	1144	14[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1403

DRY GOODS. Imports.

	JANUARY.		FEBRUARY.		MARCH.	
	1863	1864	1863	1864	1863	1864
Manufactures of Woollens	4509	3610	10610	7413	46141	83585
" Cottons	10344	5476	8644	[illegible]	98684	176275
" Silks and Velvets.....	82	19	[illegible]	[illegible]	[illegible]	19818
Wearing Apparel.....	154	13	[illegible]	[illegible]	2036	2856

	APRIL.		MAY.		JUNE.	
	1863	1864	1863	1864	1863	1864
Manufactures of Woollens	25628	42299	11231	[illegible]	4880	4893
" Cottons	73967	48545	9977	15514	7168	7520
" Silks and Velvets.....	13840	920	405	18	529	62
Wearing Apparel.....	1055	102	44	34	256	163

	JULY.		AUGUST.		SEPTEMBER	
	1863	1864	1863	1864	1863	1864
Manufactures of Woollens	3296	5594	36030	71161	142783	152538
" Cottons	7856	2275	69348	552[illegible]	923855	121248
" Silks and Velvets	832	—	4007	2485	21497	15181
Wearing Apparel.....	50	251	168	18	1866	2560

	OCTOBER.		NOVEMBER.		DECEMBER.	
	1863	1864	1863	1864	1863	1864
Manufactures of Woollens	23456	25778	10909	..	[illegible]	779
" Cottons	10248	13778	8164	[illegible]	[illegible]	5287
" Silks and Velvets.....	344	1154	529	[illegible]	[illegible]	—
Wearing Apparel	376	375	211	...	45[illegible]	331

THE GREAT WESTERN RAILWAY WORKS,

HAMILTON.

Hamilton is the head quarters and central station of the Great Western Railway of Canada, one of the most important branches of our railway system. Connecting with the New York Central Railroad at the Suspension Bridge, and with the Michigan Central, Detroit and Milwaukee and Michigan Southern Railroad to the west. Its length from Niagara Falls to Windsor is 229 miles; making with the Guelph and Sarnia branches, 309 miles of railway communication. Few things have contributed more to the prosperity of this city than the Great Western Railway, for the following very interesting facts relative to the establishments at Hamilton, we are indebted to the courtesy of Thomas Swinyard, Esq., and other officials:—

THE MECHANICAL DEPARTMENT

Of the line comprises two sections (the Locomotive and Car), and is divided into five main divisions or districts, head quarters of which are situated at Windsor, London, Hamilton, Suspension Bridge, and Toronto; at which places there are Repair Shops for the repairs of engines and cars.

The main works, where all the extensive repairs and renewals are executed, are situated at Hamilton. In these works there are 21 buildings, enclosing 227,944 superficial feet of shop-room, and the machinery and tools are valued at $100,000. The number of men and boys employed at Hamilton is 550.—The engines and cars which require thorough repairs are all sent here. New engines and cars are also built to replace those which, owing to age, become unfit for use.

The "out-stations" are under the charge of foremen. A representative of each of the sections is stationed at each of the places above named.

London is the next point in importance to Hamilton, being a central station. There is here a large Engine Shop and Car Shed. The number of men employed is 110.

Windsor station ranks next, it being the western terminus of the Great Western, and the connecting point with the Detroit and Milwaukee and Michigan Central Railways. There is an Engine Shop and a Car Repair-Shed here, and the number of men employed is 63.

At the Suspension Bridge, the Eastern Terminus, there are 38 men, and at Toronto 18 men. There are also men stationed at Galt, Guelph and Sarnia, to look after the engines and cars belonging to these branches.

The engines on the Great Western are 94, and the cars 1522 in number. The material used in the repairs of these amounts in the course of the year to a very large quantity, and costs about $380,000 per annum. A great portion of it is imported direct from England, and the remainder is purchased in Canada and the United States.

The wages paid in this Department exceed $250,000 per annum.

THE ROLLING MILL.

The Rolling Mill building, situated at the foot of Queen street, near the Locomotive Works, is 100 feet wide by 170 feet long, clear of all supporting posts inside ; being composed of a main roof covering 100 x 100 feet, under which are the engines and other machinery, and two wings of 35 by 100 feet each one covering the rail cooling bed and punching machines, saws, &c., and the other the five heating furnaces and boilers. The Mill machinery is of the very best kind, both for design and quality of workmanship in all the essential points, and is similar, in a general way to that of the Rolling Mill of the Union Iron Works Company, Buffalo, designed by Mr. John Griffin, an engineer and iron manufacturer of large experience.

The operation of re-rolling and the machinery of the Great Western Rolling Mill is as follows :—

The rails are brought in on cars alongside of the Mill, and unloaded near the large shears, where they are cut up into even lengths. The rails are pushed between the jaws of shears while open and *crunched* off. The power necessary for this is about 120 to 150 tons. Six of these lengths of rail—some 3 ft. 8 in. long—are "faggoted" together and bound with stout wire and placed in the "Heating Furnace," six at a "heat." To heat the faggots sufficiently for rolling takes about fifty-five minutes. A Heating Furnace is a species of oven made of fire-brick, with a flat roof or "crown," and bound together by iron plates and rods to resist the expansion of the material when at a white heat, which would otherwise burst it to pieces. The coal is charged at one end of the furnace, separated from the rest of the furnace by a "fire bridge. The coal rests upon "fire bars" laid over each other, with only sufficient space between to allow the blast from the ash pit below to pass between them.

The blast is generated by a fan driven at some 1200 revolutions per minute. The coal and iron are kept separate, as a contact of the two materials at a high heat would act injuriously upon the latter. The flame only from the coal passes over the bridge and is deflected by the roof or "crown" upon the iron, with an intensity scarcely conceivable. When the fire is urged and the damper on the top of the chimney is properly adjusted, the iron is kept in a living flame. The iron is taken out when at a white heat and rolled out at the roughing rolls into slabs ; then cut up at the "hot shears" into suitable lengths, and then taken out to cool. When cold, these are selected ; the best iron for forming the base and top of the rail and the inferior for the body, and piled one piece upon the other. These are placed in the heating furnaces, and brought to a welding heat, when they are taken to the "Hammer." The pile is there consolidated thoroughly and taken back to the furnace to bring it up to the white heat again which it loses during the hammering process. The hammer here used deserves more than passing notice. It is one of Morrison's 5 ton Patent Hammers.—The piston and rod are one forging. The rod is made very heavy and strong in order to dispense with the usual guide-rods. The rod passes through

the cylinder through deep stuffing boxes; the top box and rod above the piston being flattened to prevent the hammer turning. It is under the most perfect control. When the rail pile has been heated to a soft state, it is again drawn out of the furnace and placed upon a small two wheel "buggy;" then raced away to the rolls, where it is passed back and forth through fifteen "passes," formed by grooves in rolls, whence it is dragged by the aid of machinery to the saw carriage, which is then set in slow and steady motion towards two saws. These last are set at the exact distance apart, which will cut a rail 24 feet long when cold. From the saws they are "hot-straightened" and when cold they are straightened in a sort of press.

There are three engines; the largest drives the train of rolls. This is a high pressure engine, of 600 actual horse power. The cylinder (42 inches diameter and 3 feet stroke) is inverted and is bolted to the top of a strong frame made of cast plates, the base of which covers but nine feet square of floor, and rests upon solid cut-stone masonry, ten feet deep, to which it is bolted. The fly-wheel is 24 feet diameter and 35 tons weight. There are two Engines of twenty horse-power, each working the same shaft, locomotive fashion, which drive the shafting for the numerous machines before mentioned. There is also a small Poney Pump Engine for supplying the boilers with water.

The steam is made in five boilers, set in long cases, over the furnaces, and heated by the waste heat of thefurnaces, and in two auxiliary wood-burning boilers. This Mill turns out some thirty tons of Rails per day. The rails are of a superior quality, as has lately been proved by letting a weight of 1,700 lbs. with a fall of fourteen feet drop upon a single rail in the centre between bearing 2 ft. 9 apart, without any further injury than a slight bend; whereas the old rails broke like pipe-stems under the same test.

The principle part of the machinery, such as the engines, trains of rolls, shafting, furnaces and pulleys, was made at Galt, by the firm of Goldin, McCulloch & Co., John Garthshore, of Dundas,built the shears, punches, straightener and cast the two large blocks of sixteen tons each for forming the steam-hammer anvil block. Messrs. Chisholm were the contractors for the building. All the masonry of foundations for machinery was built by the Company. The specifications and plans were made under the supervision of Mr. G. Lowe Reid, Engineer, and Mr. A. H. Askin, his Assistant Engineer, and was built under the latter's superintendance. The Mill has been in successful operation for the last five months, under the superintendence of Mr. Lambert, and the Company can now be assured that it will be a source of great profit to them, not only in the prime cost of re-working their stock, but in the improved quality of the iron turned out.

The following Table shews the number of Passengers Outwards and Inwards at Hamilton station, by the Great Western Railway, for twelve months ending 30th November, 1864.

MONTHS.	NUMBER OF PASSENGERS.	
	OUTWARDS.	INWARDS.
December, 1863	5217	5260½
January, 1864	4465½	4305½
February "	4343½	4181½
March "	5609½	5400
April "	5504½	5386½
May "	5505	5454
June "	8696½	8132
July "	6683½	6615½
August "	5948½	6142
September "	22837	21964
October "	7241	5933½
November "	5245	5153
Total	87296½	83928

STEAMBOATS AND SCHOONERS.

The shipping interest of Hamilton is rapidly increasing. Of course at this season of the year there is nothing doing, nor have we heard of any contracts in freight having been made as yet, but the indications are that in this, as in almost everything else, our city will soon stand unrivalled in Western Canada. Below we give the names of vessels in the city for which we are indebted to the courtesy of Mr. Æ. D. Mackay:—

NAMES.	NAMES.	NAMES.
Southampton	Magnet (Propellor)	Malta
Elk	W. K. Muir (Tug)	Woodruff
D. McInnis	Princess of Wales (Steamer)	Iris
China	Garibaldi	Peerless
Hercules	Marco Paulo	Rapid
Glenavon	John Rae	Hero (Tug)
Hannah Butler	Plymouth	
Cambria		

This does not include a large number of small vessels engaged in hauling Stone, &c.

We next give a complete list of all vessels which have entered our port thi year, which gives a fair indication of the commerce of the city, and will interest those who have its welfare at heart:—

STEAMERS.

NAMES.	NAMES.	NAMES.
Young Lion	Banshee	Rescue
Magnet	Magnet (propeller)	St. Lawrence
Brockville	Huron	Hero
Bristol	Ranger.	West
Whitby (propeller)	Champion	Grecian
America	Kingston	Her Majesty
Ottawa	Passport	East (propeller)
W. K. Muir	Indian	Silver Spray
Brantford	Colonist	City of Toronto
Osprey	Avon	

SAILING VESSELS.

Cambria	Laura E. Calvin	Billy
Gem	Minerva Cook	Loch Eil
Sweet Home	Forest Queen	Iris
Rapid	Joseph Wilds	Two Brothers
Christina	John S. Clark	Elk
Hercules	Burnside	Agnes
Liverpool	America	Jenny Lind
West Wind	Marco Paulo	John Steven
Marian Breck	John Potter	Argyle
Scotland	Hastings	Maud
Victoria	Medora	C. J. Roder
Anglo Saxon	Markwell	Garibaldi
Antelope	Admiral	Phœbe Ann
England	Clifton	Arabian
Ireland	Flying Cloud	D. McGinnis
Mohawk	Carrier Dove	Grey Eagle
Sefferson	Sea Gull	F. Ward
John Ray	Meteor	Canada
Glen Avon	Edith	Sylph
Catherine	James Leslie	Portage
Lever	Dolphin	J. L. Colman
Arctic	Wescott	Helen
Marie	Rough and Ready	Wianetta
Annie Craig	Miranda	Son and Heir
Charm	Annexation	Jenny Powell
Eva	Resolute	Brig Etowah
Elvina	Royal Oak	Edward Baxter
Peerless	Sardinia	Enterprise
Jessie Concher	Trade Wind	Canadian
Maggie	Lewis Cass	O. V. Brainerd
E. Masters	Defiance	China
Atlantic	Mary Anne	Maue Leonore
Centurion	Mayflower	Isabella
Olivia	Alma	Southampton
Pioneer	Ripple	
Hannah Butler	George Henry	

The brig "Etowah" came direct through from Liverpool with a full cargo to Hamilton. We think it not improbable that before long an extensive trade will be done between Hamilton and Liverpool during the summer months.

Canada Life Assurance Com'y.

ESTABLISHED 1847.

INCORPORATED BY SPECIAL ACT OF PARLIAMENT.

Capital,	$1,000,000
Assurances in Force, over	4,000,000
No. of Policies in Force, over	2,500
Annual Income, over	150,000
Assets, over	600,000
Claims paid for Deaths since commencement of Company, over	300,000

Total sum assured by the Company since commencement, over $7,500,000, under 4,500 policies.

HEAD OFFICE, - - HAMILTON, C. W.

JOHN YOUNG, Esq.,	PRESIDENT.
JOHN FERRIER, Esq.	VICE-PRESIDENT.
THE COMMERCIAL BANK OF CANADA,	BANKERS.
A. G. RAMSAY,	MANAGER.
T. D. HARRIS, AND C. ROBERTSON, OF TORONTO,	AUDITORS.
J. D. MACDONALD, M. D.,	MEDICAL ADVISER.
T. WALLACE MEDLEY.	GENERAL AGENT.

EVERY SECURITY, advantage and facility which prudence and liberality can suggest are offered by this Company, and the Rates, which are founded on the higher interest obtainable in this country than in Great Britain, are LOWER THAN THAN THOSE OF BRITISH OFFICES.

Copies of the late Report by the Directors and every information may be obtained at the Head Office, in Hamilton, C. W., or at any of the Agenceis.

A. G. RAMSAY,
MANAGER.

Hamilton, February, 1865.

INSURANCE.

While the general Insurance business of Canada has suffered considerably from the fires which unfortunately have been so prevalent during the past twelvemonths, companies have incurred fewer losses by their connection with Hamilton than with any other city in Upper Canada —a fact which can be easily accounted for when we take into consideration the very superior Water Works which our city possesses. There have, however, been a considerable number of claims against the various Companies—all of which have been promptly investigated, and when found correct, promptly paid.

The effect of such a state of things, as a natural consequence, has been to fill persons with a feeling of security, and to induce them to place implicit confidence in all Insurance Companies—a confidence which has, in most cases, we have no doubt, been well deserved. Still, it must be at all times highly satisfactory to the public at large to be afforded some insight to the financial condition of all Companies, and in this connection we may make mention of the Bill which the Honorable Mr. Bull is about bringing into Parliament, which provides "For obtaining Statistical Returns from Insurance Companies," and if carried, which we trust it may be, we have no doubt that the result will be favorable.

The number of Companies doing business in Hamilton is quite large, as will be seen by the accompanying table, which affords, in addition to the names of the Companies and their agents, some insight into their financial position, &c.

The largest Fire Insurance business in Hamilton is done by the "Royal," a Company which generally takes precedence in this branch of Insurance. We may mention that the "Royal" has already complied with all the requirements of Mr. Bull's proposed Bill, in publishing very full and complete Annual Reports of Receipts, Expenditures, Assets and Liabilities.

With these brief introductory remarks, we proceed to give a list of the different Canadian, British, and Foreign Life, Fire, and Marine Insurance Companies transacting business in Hamilton; among them, and deserving of notice, is—

THE CANADA LIFE ASSURANCE COMPANY.

As the name of this Company indicates, it is a Canadian institution, with a capital of a million dollars, fully subscribed for by a wealthy and influential body of shareholders; and as an evidence of the success which has attended its operations, it may be stated that it has transacted a larger amount of Life Assurance business than any other Company which has been in this country. Its prospectus contains full tables of rates; the office transacts all the branches of Life Assurance business; and as the head office and entire management are in the Province, all delay of reference is obviated. The regulations of the Company are on a most liberal basis, both as to travelling and voyaging, and thirty days of grace are allowed for payment of premiums, during which time,

even if death occurs, policies remain in full force. Loans on policies to the extent of their value are grant d to the holders thereof, repayable at their own convenience or at death. Claims payable three months after death proved, or as soon as the claimants can give a discharge. Looking at the requirements of Canada, this Company has adopted "special reduced systems of assurance," suited for assurers whose means may be constrained, or who may desire to secure a certain provision for their families with the smallest possible expenditure to their income.

MUTUAL COMPANIES.

Hamilton possesses two Mutual Fire Insurance Companies, which originated in the place; the Canada West Farmers' Mutual, and the Victoria Mutual.—The former has been established several years and has a wide-spread reputation among the farmers throughout the country. The latter, although but a year in existence, is rapidly increasing, having laid the foundation of a good business. Objections have often been urged against certain Mutual Insurance Companies, that fairness has not always characterized their dealings with insurers, and this charge has been answered by reference to the "Act Regulating Mutual Iusurance Companies," certain clauses of which, it was said, deprived Directors of any discretionary power whatever, even when lenient action was morally justifiabl. This plea has, however, been entirely removed by an alteration in the act made last session, which enables Directors of Mutual Insurance Companies to take an equitable view of any case that may come before them. It is but fair to add that this important change owes its origin to Mr. Simons, the Secretary of the Victoria.

The European Assurance Society also deserves special notice, from the fact that it is the only Company in Canada which guarantees the fidelity of persons holding situations of trust. The premiums of this Society are applicable to all ordinary classes of risks, and the rate in each case is dependent upon the nature of the duties and the extent of the responsibility. An Act of the Provincial Parliament, passed last session, empowers the European to become the sureties of public officers in certain cases,—for, as stated in the preamble to the Act, "the collection or enforcing of bonds forfeited to the Crown, from private parties, is often difficult and sometimes impossible."

This is a very useful Society, and so palpable are the advantages which it offers that we should not be surprised if the private bond in a short time be entirely superceded by the more satisfactory bond of the European, or some other Society similarly constituted.

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INSURANCE COMPANIES DOING BU

NAMES.	DESCRIPTION.	CAPITAL.	AGENT AT HAMILTON.	HEAD OFF
Ætna	Fire and Marine	$2,250,000	W. F. Findlay	Hartford, Conn.
British American	Fire	$400,000	E. Ritchie	Toronto
	Marine Branch		A. F. Forbes	
Buffalo Mutual	Marine	Mutual	Ed. Ritchie	Buffalo, N. Y.
Canada	Life	$1,000,000	A.G.Ramsay, Man'r.	Hamilton
Canada West Farmers	Fire	Mutual	R.P. Street, Manager.	Hamilton
Colonial	Life		Hon. H. B. Bull	Edinburgh, Scotl
Columbian	Marine	$1,000,000	David Knox	New York
European	Life & Fidelity Guarantee	£300,000 stg	Thos. M. Simons	London, England
Gore District	Fire	Mutual	David Wright	Galt
Hartford, Con	"	$5,000,000	Wilson & M'Keand	Hartford, Conn.; at Montreal
Home District	"	Mutual	David Wright	Toronto
Life Associat'n of Scotland	Life	$2,000,000	A. F. Forbes	Edinburgh, Scotl
Liverpool, London & Globe	Fire and Life	$10,000,000	F.A.Ball, *Agt.*, and Insp'r of Agencies	Liverpool & Lond
London Assur. Corporat'n	Fire	£2,000,000 stg	John Macrae	London, England
London and Lancashire	Fire and Life	£2,000,000 stg	Wilson & M'Keand	" "
Lancashire	"		W. G. Price	" "
Montreal	Fire and Marine	Subscr'd $800,000. Paid.... 80,000.	M. Young, jr.	Montreal
Niagara District	Fire	Mutual	W. M. Sage	St. Catharines
North Western	Fire and Marine	$150,000	John McArthur	Oswego
North British & Mercantile	Fire and Life	£2,000,000 stg	Edmund Ritchie	Edinburgh, Scot
Provincial	Fire and Marine	$1,743,520	J. D. Pringle	Toronto
Provident Life Investm'nt	Life and Accident		John Murray	"
Queen	Fire and Life	£1,000,000	Geo. A. Young	London, Englan
Royal	" "	£2,000,000	do (Acting)	Liverpool & Lon
Security	Fire and Lake	$500,000	John Smith	New York
Scottish Provincial	Fire and Life	£1,000,000 stg	J. D. Pringle	Aberdeen, Scotl
Victoria Mutual	Fire	Mutual	T. M. Simons, *Sec.*	Hamilton
Western, of England	Fire and Life	£1,000,000 stg	John Murray	Manchester and
Western	Fire		Hon. H. B. Bull	Toronto
Phœnix, of London	"		Brown, Gillespie & Co.	London, Englan treal, Canada
Accidental Death	Accidental Death	£250,000 stg	W. G. Price	London, Englan
Britannia	Life	£1,000,000 stg	F. A. Ball	" "
Home & Colonial As. Co.	Fire and Life	£2,000,000 stg	A. F. Forbes	" "

IES DOING BUSINESS IN HAMILTON.

GENT AT HAMILTON.	HEAD OFFICE.	REMARKS.
W. F. Findlay....	Hartford, Conn.....	Founded 1819. Assets, $3,800,439.
E. Ritchie	Toronto.....	Is the oldest established Canadian Company.
A. F. Forbes.	Buffalo, N. Y.....	Do a very large American business, but not very much during the last few years in Canada, owing to derangement of currency.
Ed. Ritchie.....		Established in 1847.
A.G.Ramsay, Man'r.	Hamilton.....	Sum assured, $7,758,959. Balance of Assets, $67,456.83.
R.P. Street, Manager.	Hamilton.....	Annual income, £125,000 stg.; accum'd funds, £420,000 stg.
Hon. H. B. Bull..	Edinburgh, Scotland	Founded in 1861.
David Knox	New York.....	Assets over £500,000 stg.; Annual Revenue over £150,000 stg
Thos. M. Simons..	London, England.....	Founded in 1836.
David Wright ...	Galt.....	
Wilson & M'Keand	Hartford, Conn.; for Canada, at Montreal.....	Founded in 1810. Assets, (June, 1864,) $1,348,162.56
David Wright ...	Toronto.....	
A. F. Forbes.....	Edinburgh, Scotland.....	Founded in 1838. Annual income £184,000 stg.
F.A.Ball, *Agt.*, and Insp'r of Agencies	Liverpool & London, England	L. & L. founded, '36; Globe '03. Invested in Canada $300,000; assets and accumulated funds, $15,000,000.
John Macrae	London, England.....	Founded, 1720. Paid Fire Insurance duty, 1 year to 25th December, 1863, £35,937 6s. stg.
Wilson & M'Keand	" "	Founded, 1862, do do £9,591 2s 10d stg.
W. G. Price.....	" "	" 1852 do do 25,013 1s 0 "
M. Young, jr.....	Montreal.....	" 1845; Assets, Bank and other stocks, cash, $275,000
W. M. Sage.....	St. Catharines	" 1836; over $3,000,000 property under insurance; Capital and Premium Notes about $300,000.
John McArthur ..	Oswego.....	Founded, 1832; Capital and surplus amount to $250,000.
Edmund Ritchie..	Edinburgh, Scotland.....	" 1809; Paid Fire Insurance 1 year to 25th Dec., 1863, £60,772 17s.
J. D. Pringle.....	Toronto.....	
John Murray	"	
Geo. A. Young...	London, England.....	Founded, 1857; Paid Fire Insurance Duty 1 year to 25th December, 1863, £12,934 8s 10d stg.
do (Acting)	Liverpool & London, England.	Founded, 1845 do do £88,908 6s stg.
John Smith.....	New York.....	For Insurance River, Lake, Canal and Railroad.
J. D. Pringle	Aberdeen, Scotland.....	Founded, 1825; Paid Fire Insurance Duty 1 year to 25th Dec., 1863, £11,852 3s 7d stg. $500,000 invested in Canada.
T. M. Simons, *Sec.*	Hamilton.....	Monthly balance sheets open to members.
John Murray	Manchester and London.....	Life founded, 1842; Fire founded, 1863. Possesses peculiar system of Insurance against fire.
Hon. H. B. Bull..	Toronto.....	
Brown, Gillespie & Co.....	London, England, and Montreal, Canada.	Founded, 1782; Paid Fire Insurance Duty 1 year to 25th Dec., 1863, £138,087 19s 5d stg.
W. G. Price	London, England.....	Founded, 1854.
F. A. Ball	" "	" 1837.
A. F. Forbes	" "	Head office for Canada at Montreal.

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BUTTER, PORK AND GENER[illegible] PRODUCE.

Like almost every other business, the B[illegible] G[illegible]ral P[illegible]oduce trade has felt the effects of the recent unsettl[illegible] [illegible] publ[illegible]eling, and the amount done by Hamilton firms has [illegible] than that of the previous season. The Ontario P[illegible] House, [illegible]troyed by fire, January 26th, 1865, but likely to be rest[illegible] situated [illegible] St[illegible]art Street, has, however, done a very considerable business, employi[illegible] hands, and a capital of upwards of One Hundred and Fifteen Thousa[illegible] Dollars. The receipts of this firm for the past year were about $575,00[illegible] Maitland Young, Jr., whose establishment is on the corner of Hughson and Main Streets, and Mr. Lorimer, whose store is on James Street, do the largest trade in Butter of any houses in Upper Canada. The past year has been, on the whole, a favorable one for shippers of Butter, the price at the commencement of the season was higher than had been known for more than ten years, and for some months it has been continually gradually rising. Of course, since the closing of navigation, prices have somewhat fallen. The two houses we have named shipped during the past year upwards of 5,000 kegs, weighing 500,000 lbs., producing a return of over $100,000. Mr. Young also does a large business in Pork, turning out in the course of last year 250 barrels of Mess Pork and 250 barrels of Prime Mess. Mr. Samuel Nash, at the corner of McNab and Market Streets, is also a large dealer in General Produce, and employs several hands in his Packing House. We cannot conclude our notice of the Butter trade without quoting the very excellent remarks of Mr. Wm. Davis, which we find in Report of the Toronto Board of Trade for 1860. Mr. Davis says:—

"In nothing is Canada so badly represented both at home and in the United States as in this article, and we think it is to be traced in a great measure to the fact of the country merchant paying one price for it irrespective of quality. We should advise farmers to purchase kegs holding about 80 to 90 lbs., and be particular that they are made of dry white ash or white oak, (red oak stains the butter,) and shaped like a flour barrel. We need not enter into the process of making, but simply say, be scrupulously clean, and do not suffer the cream to become stale before churning. When the butter is once made *good* there is no difficulty in keeping it so, if ordinary care be used. Be sure to mark the exact weight of the tub on the head, then soak it for two or three days before packing, in which process do not destroy the fine flavour of the butter by using a large quantity of course salt, as by that means it will be depreciated from 3 to 5 cents per lb. Let it be packed tightly in the keg, and when full (leave room for the head), lay a circular piece of calico over the top, on which spread a little fine salt. This being done, head it up to keep it from the air. The above directions will apply to the merchant as well as farmer, and we would strongly urge them to discriminate and make a proportionate difference in price. If this cannot be done, sell or give away the white rancid butter instead of mixing it with the good, and thus spoiling the whole. There is now a

margin for shipping to England if it could be had in proper packages, and of uniformly good quality. Much of the butter made here is very good, and it only requires attention to the above rules for Canada butter to stand high in the English market."

THE WOOL TRADE.

The past has been a very remarkable season for this branch of business; the prices paid being far in excess of any previous year, and the quantity of Wool brought into market being, at least calculation, one-third more than in former seasons.

The war in the neighboring States, and the high protective duties lately passed by the Congress of the United States, have had the effect of creating a demand for the class of Wool grown in Canada. The almost prohibitory duties on foreign Wools imported by the Wool dealers in the States, those duties being paid in gold, and the unarranged state of their currency, has left a large margin for Canadian Wools, (under the Reciprocity Treaty being admitted free of duty,) and our farmers have reaped the benefit, having obtained twice as much for their Wool as they did a few years ago. The heavy import duties on manufactured goods has also induced capitalists to invest their means in forming Joint Stock Companies for the manufacturing of certain classes of goods, such as Cobourgs, Alpacas, DeLaines, worsted braids, yarns, &c., which formerly were almost entirely brought into their markets from Europe, and this has given an impetus to manufacturers, under this protective duty which never existed before. Manufactures were never so busy and their manufacturing companies never declared so large dividends as during the past year, exchange and advancing prices being in their favor.

Our long coarse combing Wools are just the class of Wools that are suited to this class of manufacturers, hence the demand, the prices paid being far in excess of the value, owing to various causes arising from speculation, &c. Wool having steadily advanced for the last two years, many who had made money on previous years by holding, were again in the market, and nearly every one who had money engaged in the purchase of Wool during the season, and paid little attention to prices so long as they got the Wool, and in very many cases here had to submit to severe loss, not being able to hold, and even holding, the market being fully supplied for a time, there was no demand, and they had either to submit to a loss, or continue to hold, with no likelihood of the prices being any higher.

The season opened at the full average rate of the previous year, only a very small quantity of Wool having been purchased under 37c.; it rapidly advanced to 40, 42, 45, and at many places 47, 49 and 50, were paid for lots. The average cost to large purchasers was fully 46c., and in some cases the average to holders was considerable more. These

prices continued through the season until gold rose to 280, which stopped almost entirely those who were purchasing for American account. The demand slackened, and many who had bought on speculation, expecting to obtain 50c. for their lots, could not find purchasers near the prices they had paid, and rather than submit to a loss of 3 to 5c. per lb., stored their Wool, expecting the market to rally, and held on to their lots until November and December, when many of the lots which cost originally 47c. to 49c. were sold from 38c. to 42c. inflicting a severe loss on the holders on the original cost, besides a loss of interest.

Many of the farmers, notwithstanding the prices paid, expected to get 50c., and held their Wool for six months and sold at 37c. to 42c.

Our manufacturers were, in a measure, compelled to follow the market, Wool being required for the manufacture of fall goods, and stocks being nearly out, had to pay high prices, and were not able to obtain a proportionate advance on manufactured goods. They will be better prepared another season, and will not depend so entirely as formerly on the Canadian Staple, but are now using largely of Foreign Wools, such as Odessa, German, Hungarian, Australian, Cape African, Mogadore, Peruvian, &c., of which large quantities are now imported and offered for sale at much lower prices than Canada Wool; and by selecting their Wools, can get the class of Wool most suitable to the kind of goods they desire to manufacture, and don't require to carry over a stock of Wool from one clip to another as formerly, which, at these prices, is no easy matter, but can now supply themselves on the usual terms of trade with stock as they require it.

The clip this last season being fully one-third more than in any former year, if we contrast the quantity now produced with that of three or four years ago, and the difference in prices paid, we ascertain at a glance the great benefits derived by the farmers from this trade, money coming to them at a season when they have little else to dispose of, supplies them with funds necessary for the cutting and harvesting of their other crops.

Greater attention has been paid generally by the growers in washing their sheep, and in no former season has the Wool been brought into the market in better condition than during the past one; and they have reaped the full benefit in obtaining remunerative prices for the extra labour.

Hamilton, from its geographical position, being so near to the American markets, and from the facilities for shipment, may safely be termed the head-quarters in Canada, both for Canada Wool and other Foreign Wools, of which large quantities have been sold during the past year of various qualities. The Wool coming through from New York and Boston, in bond, and being admitted free of duty, enables our manufacturers to secure their stocks at a very small advance on the actual cost of importation.

DRY GOODS.

The Dry Goods trade of Hamilton for the year ending 1864, can scarcely be said to have been satisfactory. The stocks in the hands of Wholesale Merchants at Christmas, 1863, were very light, probably lighter, than they had ever been—or, at any rate, very much lighter than they had been for many years;—and the Importation for the Spring of 1864, though by no means excessive, was yet of such a character as to lead to the belief that a good spring trade was anticipated. And these expectations were not disappointed, for the purchases made by the retail merchants were most satisfactory, and at the earlier stage of the spring business everything seemed to promise that the calculations made before hand would certainly be realised. Unfortunately, however, the month of April, a period when our retail merchants generally dispose of a large portion of their stocks, set in and continued unusually wet: indeed, it has been asserted by that most reliable of all persons, "the oldest inhabitant," that such an extraordinary wet season had not been seen for upwards of thirty years; and certainly the prospects for business looked of the most unpromising nature when farmers could scarcely get a fourth of the usual amount of ploughing and seeding done. The result was that the stock of goods in the hands of retail people were, at the beginning of May, unusually large—they had effected no sales—and that, too, during a period when, under ordinary circumstances, a large quantity of goods ought to have been disposed of. Wholesale houses experienced the effect in their own business, as the quantity of goods sold by them, especially in the month of May, which is usually a good month, as well as in the months of June and July, was very small—buyers confining their purchases to the merest necessities. To an extremely wet spring succeeded an unusually wet summer—and at one time so great was the anxiety about the crops, and so certainly did they promise to turn out to be a complete failure, that most of the importing houses wisely determined to curtail their importations. Had this course been universally adopted, it would have proved an almost incalculable benefit to the trade through the country, and Dry Goods merchants, wholesale and in many instances retail, would not be suffering as they are now from the effects of excessive importations.

These excessive importations we may state were with a few exceptions in Western Canada, confined to Montreal, though what were the inducements which led to them we must confess we do not understand. It is true that in some parts of the country, particularly newly settled districts, away in the north-west, the crops have turned out very well; but the great bulk of the grounds in these districts are under heavy obligations, and from what we can learn it will take them two or three years of uncommon good crops to place them in even moderately independent positions. Then on the other hand there are localities, as for instance the county of Brant, where the worst expectations are more than fully realised, as in some instances we have heard of where farmers did not obtain more than five or six bushels of wheat to the acre. Then again

if we turn to the prices of foreign cotton and woollen goods in this particular time, we find they never were higher, and it was a matter of great uncertainty, how long these high prices could be maintained. In reference to the price of cotton depending as it did upon whether it was a question of a largely increased supply of a low class of cotton or as a matter of necessity, a much more extended importation of American, there existed the very strongest grounds for the exercise of caution.

The fall trade, however, opened very fairly, and though some houses had done, by selling at very low advances upon the sterling cost, a larger business than they probably ever did in the early part of the season, yet the total amount of goods sold in Western Canada by the trade, falls very far short of last year. The falling off commenced in the beginning of October, and since then a very general feeling of depression and want of confidence has been manifested.

It was at this time that the excessive amount of importations began to make itself felt, and goods in many instances were offered at and below cost, but without producing the desired effect. Country merchants were full, they had sold comparatively little; money was coming in very slowly; and, altogether, the prospects were of that nature as to warrant them in confining their later purchases to the smallest possible extent.

We must not, however, overlook the fact that two other circumstances combined to aid in bringing about the present stagnation: one, the high rate of discount in England reacting as it did upon our banks, causing such a tightness in monetary matters as had not been seen for many years; and when our banks refused to give the facilities which they have heretofore given to buyers of grain, &c., then our business men felt in full force the very general state of depression which existed through the country. Another circumstance, too, contributed its full share to bringing about a general perplexity: The *Times* (Eng.,) New York correspondent's letters were at this time overcharged with peace rumours, and the good folks on the other side the Atlantic seemed fairly to have made up their minds that the beginning of the end was at hand —that Federals and Confederates were about to cease from the turmoil of war, and once again all should be peace and harmony. The result was that cotton and cotton goods declined most rapidly, and this taken in connection with the dearness of money, well nigh produced a panic. This is most true, but in no instance that has come within our notice, has this panic been at all felt in Hamilton. There are no stocks of cottons held here imprudently large; and we all felt that with the decline of the price of money cotton would go back to its old standard. Nor were we disappointed in this calculation. Those who buy in spring will pay much the same price as they bought at in fall. But while we say this we wish it to be distinctly understood that in whatever hands held, cotton goods are dangerous stock, and no prudent man will buy a yard beyond his pressing wants.

The reaction in Canada was almost unparalleled; wholesale houses dispatched travellers through the country in almost frantic haste to endeavor to dispose of the exceedingly heavy stocks they held; ti

proved, however, of but little avail; retail merchants could not be tempted to make any purchases beyond their requirements for assorting, as they found it almost an impossibility to sell even anything approaching the usual amount of goods to their customers; and the result to the trade will be that the stock of dry goods must be at least double what, under present circumstances, it is advisable to hold. And this state of things will have a most disastrous effect upon next springs trade. The weighty part of the trouble will be felt in the months of February, March and April, when payment for this fall's purchases will have to be made by the retail merchants, when, if there should not be a crisis the greatest forbearance will have to be exercised towards those who are solvent and can show a surplus, and those who cannot produce such a satisfactory state of matters must succumb, and the weeding process may then be carried out with the most beneficial results to the wholesale as well as the retail trade; for it cannot be denied that there are at present far too many Retail merchants in the country—some are legitimate traders, having an honest desire to pay for what goods they get, and to sell them at a profit, and possessing, too, a laudable desire to increase, by fair means, the stock they already have; others, on the contrary, are guided by no such scruples—they obtain goods on credit—they sell them for anything they can get, either with or without a profit, having all to gain and nothing to lose—they enter upon an unhealthy competition, and after a short lived existence they leave the track clear for better men. The result is not merely loss to to the wholesale trade, but damage, almost irretrievably, done to the general trade of the country in allowing such persons to get into business at all. This leads to another important question, and one which ought to receive the serious consideration of our western merchants: we allude to the term of credit. Excessive importations not merely engender the necessity of selling too frequently without a profit, but renders it almost absolutely requisite to extend the length of credit. The terms of the trade are usually six months, and this, certainly, ought to be quite ample under ordinary circumstances; but what bad consequences must ensue when this is extended by renewals to nine, twelve, and sometimes fifteen months. Business men must have profit commensurate with such credits, and if complaints are made that goods look dear, whose fault is it? why, the people who seek such length of credit. Let them promptly meet their obligations at the end of six months, and then they will find that goods will get cheap; and if it is necessary, to enable them to pay their notes at maturity, that their purchases should be less, let it be so; and we should very soon see not only a more healthy state of business but a much more profitable one. These remarks on the credit system apply with equal force to the retail merchant's customers; let him at once cut off all those who cannot pay their accounts in six months—abolish the twelve, eighteen months and two years credit—and if the wants of the people under such a system should be fewer it will at any rate enable the retailer to do his business infinitely more satisfactorily than he can under the present system; in fact, no person, we contend, ought to get such extensive credits, and unless goods bought can either be paid for in cash, or there

exists a reasonable prospect of their being paid for in six months, the goods are very much better on the shelf.

A very important branch of the dry goods trade, is the sale of goods manufactured in Canada, and this has increased wonderfully within the last few years, and so great has been the demand for such goods as tweeds, flannels, blankets, hosiery, batting, wadding, and cotton and woollen yarns, that manufactories almost innumerable have sprung into existence. The class of goods produced have invariably been of such exceedingly good quality as not to be surpassed by any imported, and so long as these manufactories are kept up to their present standard of excellence, and not allowed to deteriorate, so long may there be expected a good demand for Canadian manufactures.

The only danger we apprehend is the over production of these goods entailing, as it necessarily must, a loss upon the manufacturer and the merchant—for it must follow as a natural consequence that if there be far more goods produced than the people of the country can consume, those remaining unsold must not only bring unremunerative prices, but the manufacturer must lessen his production, and thereby must be a heavy looser. The same caution that we note among importers, in the present state of the country, we should wish to see extended to the manufacturers around us. Our manufactories are yet in their infancy and would suffer much unless the troublesome financial times we have before us are looked steadily in the face, and dealt with cautiously. It is in consequence of our having heard rumours anent this over production that, whilst wishing to see all these praiseworthy efforts to successfully establish Canadian manufactories in our midst meet with every possible success, we deem it a duty we owe to the community to guard them against rashly committing themselves to such undertakings till business is more settled.

Thus, after a careful resume of the dry goods business of the past year, surrounded as it has been with obstacles of such formidable character as a wet season, failure of crops and a general stringency of money matters, we can arrive at no other conclusion than that we started with. And as to the future, nothing but the strictest caution can successfully tide us over the troubles which must of necessity be attendant upon such a state of things as we have gone through, and nothing short of a good fall crop in 1865, coupled with less difficulty in money matters, which latter blessing we scarcely hope to see realized to any great extent, will place the business of the country on a more satisfactory basis.

We note with pleasure the determination of our large importing houses here to draw their spring transactions into the smallest compass. This is the true way to tide the difficulty, and check the evil at its source, for with the general want of confidence among financial men, and the high rate of money in Europe we must look forward to hard times.

The principal wholesale merchants engaged in this branch of business in Hamilton, are as follows, and the magnificent and well-arranged warehouses occupied by them give evidence of their enterprise and success:—Messrs. Buchanan, Harris & Co.; Kerr, Brown & Co.; D. McInnes & Co.; Young, Law & Co.; F. W. Gates & Co.; Boice & Cromwell; Service & Wyld.

GROCERIES.

The condition of this branch of business has been most satisfactory during the past year, so far as Hamilton is concerned, and the title of the "ambitious city" has been well earned by our wholesale grocery merchants. There are over half a dozen who import largely direct from the place of growth the leading articles in their trade: Teas, Coffees, Sugars, Fruits, &c.; and from this fact, and their proximity to the seaboard at all seasons, they are enabled to compete successfully with any other cities on this continent. During the season just ended it is a matter of notoriety that, owing to some of these houses having early in the season taken advantage of the price of gold in New York, they were enabled to offer many leading articles, particularly coffees, sugars and spices to the trade in job lots at lower prices than they could have been procured from any other source. Another very important matter in connection with the trade, and showing very clearly that this city is fast establishing its position as a first-rate grocery market, is to be found in the establishment by some of the largest dealers of a system of Trade Sales. During last summer, three of these sales were held, and buyers were attracted from nearly every town in the North and West, besides several dealers from Toronto, London, &c., and we are glad to know that these sales were satisfactory, both to buyers and sellers. Among the leading Grocery Houses of Hamilton are Messrs. Buchanan, Harris & Co.; Kerr, Brown & Co.; Brown, Gillespie & Co.; G. J. Foster & Co.; J. & A. Turner; Harvey, Stuart & Co.; and James McIntyre & Co.

COFFEE AND SPICE MANUFACTORY.

Mr. Samuel Cann established these Mills in 1859, and has been doing a gradually increasing business ever since. During last year he turned out goods to the amount of $40,000, employing fourteen persons and a capital of $14,000; a six-horse power steam engine is also constantly at work. In addition to the Coffee and Spice Mills, Mr. Cann also carries on an extensive manufactory of Brooms and Broom Handles. The establishment is situated on the corner of Rebecca and Catherine streets. At the present juncture the demand for Coffee and Spices is very limited. Prices rule as follows:

COFFEE.

Laguyara	21 to 22½
Rio	19 to 21
Java	24 to 26

SPICES.

Cassia	28 to 33
Cloves	11½ to 12½
Nutmegs	45 to 80
Ginger, ground	12 to 30
" Jamaica	22 to 28
Pepper, black	10 to 10½
Pimento	7 to 8

CONFECTIONERY.

We have four or five manufacturers of Confectionery. Z. Pattison, on Cannon Street, near Bay, has the oldest establishment, being of 17 years standing. His business is entirely Wholesale. During the past year he employed from 18 to 20 hands, and used about 500 barrels of sugar. He also manufactures cigars and biscuits—in the latter he uses about 800 barrels of flour annually. The number of cigars made during the past year was 200,000. He keeps about half a dozen teams constantly running in the country, selling his manufactures The expense of working the whole establishment during 1864 was about $11,000. Isaac C. Chilman, of King Street West, also does a large manufacturing business. The Confectionery department was started in 1850, and a bread and biscuit business was subsequently added. He is mainly a Wholesale dealer. During the past year he employed sixteen hands. Some of his Confectionery has been prononnced superior to anything manufactured nearer than Montreal. His sales are mainly in the Western districts, and he offers nothing but what he manufactures himself. His total sales during the past year was about $25,000, and the capital invested $8,000. W. T. Ecclestone, on King Street, near James, employs a considerable number of men, and a capital of $2,000 ; his receipts last year were over $6,000. A. &. S. Ecclestone do a business of about an equal amount.

TOBACCO MANUFACTURERS.

The Tobacco manufactories of Hamilton are numerous and extensive. Latterly this branch of Trade has been very dull —a natural consequence of the excise duties recently imposed, and the fact of the market being previously overstocked in consequence of the effort made to manufacture as largely as possible previous to the tax coming into force. The price has varied very considerably during the past twelve months. Tobacco, sold before the excise at 22c., is now worth only 15c. to 18c. Leaf has, on the contrary, advanced ; an article then worth 6c. to 8c. is now worth 10c. to 12c. ; so that, as may be easily seen, but little margin is left for profit. Notwithstanding, however, the disadvantages under which they at present labour, the Tobacco houses of Hamilton continue to do a considerable business. Messrs. A. P. Watson & Co., 100 and 102 King Street, are still employing 70 to 80 hands, and manufacturing at the rate of over $100,000 per annum, capital $30,000. A beautiful five horse power engine is kept running, and seven sets of mills and five compressors are used in boxing and pressing the tobacco, which is of a very superior quality. P. & R. Coventry & Co., York Street, also do a considerable business, affording employment to between sixty and seventy hands ; they turned out during the past year upwards of $50,000, with a capital of $12,000 ; the amount of excise at present paid to Government by this establishment is

about $800 per week. T. Schwarz, on James Street, does a business of about $75,000 per annum, with a capital of $20,000; they employ upwards of sixty hands. J. H. Hill & Co., John Street, near King William, employ thirty persons in this business, and manufacture over $20,000 worth in the course of the year. There are one or two other makers in the city who do a smaller business. Chas. A. Birge employs five men in the manufacture of cigars; his receipts average $10,000 per annum, capital $4,000.

The very liberal policy adopted by the City Council for the encouragement of the establishment of manufactures in exempting all machinery from taxation, and the peculiarity of the atmosphere of Hamilton, gives it advantages in the manufacture of Tobacco possessed by no other city in Canada; and it is no small matter of congratulation that Hamilton manufactured Tobaccos have secured a most enviable reputation throughout the Province.

VINEGAR MANUFACTURERS.

B. E. Charlton, in the year 1845, established the Hamilton Vinegar Works, at the corner of King and Wellington Streets. The building is handsome and commodious, and employment is afforded to a considerable number of hands. Over fifty barrels of Vinegar are produced here per week, and of five different qualities, ranging from 18c. to 35c. per gallon. The sales of Vinegar at this establishment has been about $23,000 during the past year. A large building 30 x 80 feet, and two storeys high, is used as a store-house.

The following analysis of some of the Vinegar manufactured here will be read with interest:—

ANALYSIS OF CHARLTON'S WHITE WINE VINEGAR BY PROF. CROFT.

Toronto, Feb. 29, 1860.

B. E. Charlton, Esq., Hamilton,

Dear Sir,—I have examined the specimen of Vinegar manufactured by you and sent to me for analysis, and find it to be a perfectly pure and wholesome article, containing nothing besides Acetic Acid* and a small quantity of coloring matter.

The amount of pure Acetic Acid contained in 100 parts of the Vinegar is 6 1-10, hence it is equal to the best French Vinegars, and can be employed for the same purposes.

I remain, yours truly,

HENRY CROFT.

S. B. Medley, corner of Peel and Walnut Streets, is now manufacturing about $6,000 worth of Vinegar annually. This gives employment to two men, exclusive of coopers, &c. The capital invested is about $3,000. At the Provincial Exhibition in 1864, the Vinegars manufactured at this establishment were awarded the first prize against Toronto and other competitors.

*Acetic Acid is the chemical name for the pure sour principle of all good Vinegars.

AGRICULTURAL AND GARDEN SEEDS.

Hamilton has long been noted as the largest and most attractive market in Canada, for the sale and purchase of all kinds of Seeds. The counties of Wentworth, Halton, Haldimand and Lincoln produce annually more Clover Seed than all the rest of Canada. Timothy Seed is also grown in large quantities, as well as the choicer kinds of Seed Grain; and we believe we are correct in stating that fully three-fourths of the Seed raised in the above Counties find a market in Hamilton.

Messrs. John A. Bruce & Co. are the leading dealers here. They devote special attention to the Seed department of their business; they import annually from Britain, France and Germany, those Seeds which cannot be saved to advantage in this country; they are also extensive growers of such Seeds as mature well in this climate. At their extensive W· ehouse, 52 King Street West, they are now receiving their supplies for the Spring trade. When we remark that we saw in their premises the following quantities of Seeds, some idea may be formed of the scale on which they carry on business:—17 tons of Turnip Seed, 3 tons of Carrot Seed, 1 ton of Mangel Wurzel Seed; also, several hundred bushels each of Clover and Timothy Seed, several hundred bushels choice seed Peas, besides immense quantities of other Seeds for Agricultural and Garden purposes. They also deal in Agricultural and Garden Tools, and different kinds of artificial Manures, foremost among which is Coe's celebrated Super-phosphate of Lime, a standard Manure for all Farm and Garden crops. In addition to their Seed business they have extensive Nurseries in Ferguson Avenue and Main Street, where the choicest kinds of Frui' and Ornamental Trees, Evergreens, Grape Vines, Greenhouse and Bedding Plants are cultivated. This firm has been in business here for the past 15 years, and we are informed that they have customers in every county in Upper Canada, also in the Lower Province, and in the Northern, Eastern and Western States of the Union —a sufficient guarrantee that their transactions have been of a satisfactory character—in fact, Bruce's Seeds is a household word throughout the length and breadth of our land.

SEWING MACHINES.

R. M. Wanzer & Co., on James Street, at the corner of Vine, have carried on the manufacture of Sewing Machines since the year 1861. They are now turning out upwards of sixty machines, employing seventy hands. Their capital is about $40,000, and receipts for the past year $70,000.

BOOT AND SHOE MANUFACTORIES.

The Boot and Shoe business is one which is perhaps less liable to fluctuation than almost any other branch of trade. The imperative wants of the public require a constant supply, and the demand is pretty generally about the same. The excess of manufacture in the United States, however, and the close competition between our own makers has tended to depress prices, which have been lower during the past year than in any previous season. R. Nisbet & Co., King Street, Hamilton, carry on the largest manufactory of the kind in Upper Canada. It was established in 1851. In 1863 new and excellent machinery was introduced, and now all the work, the cutting and preparing of the sole leather, the pegging, sewing, &c., is done by machinery. A splendid ten-horse power steam engine is the motive power, which is capable of turning out twice as much as it does, but the demand is not yet sufficient to require this. The amount of work which could be done may be judged from the fact that during the past year 110,000 pairs of Boots and Shoes of all kinds were made—value about $140,000. On an average, there were 150 hands employed during the year; capital, $50,000. As an evidence of the good quality of the work done, Nisbet & Co., received a diploma and first prize at the last Provincial Exhibition for the best assortment of men's, women's, boy's, and children's Boots and Shoes ever exhibited in Upper Canada. J. E. Woodley & Co., have lately established a Boot and Shoe manufactory near the Corner of Catherine and King Streets, and employ 65 hands, paying out $500 per week for wages; the boots and shoes manufactured here are of a very superior quality, and are made exclusively for Foster & Galbraith, King Street West.

HARDWARE.

No branch of trade has suffered more from the general depression of the last few months than the Hardware business. In heavy goods scarcely anything has been done, and operations in Pig Iron have been nominal. The houses in Hamilton have of course suffered like their neighbors, but it is hoped before long that the causes which have produced the depression will be removed and the Hardware business of our city resume its wonted prosperity. Some of the largest houses either in Upper or Lower Canada are situated here, among which we may mention Messrs. R. Juson & Co., in James str.; Buchanan, Harris & Co., King street, corner of Catherine, and Hilton Brothers, in King street, between James and Hughson str's. Messrs. R. Juson & Co. probably do the largest business in the country, and their building is a very handsome and extensive one. Buchanan, Harris & Co. are among the leading houses of Canada, and probably, with the exception of the above-named, their operations are more extensive than those of any other Hardware concern in the Province, more especially in Pig Iron—

almost all that is done in Gartsherrie is done through them. Hilton Brothers also do a large business in general Hardware, which they have carried on for over six years We subjoin a list of the current rates for leading articles in this very important branch of the commerce of Hamilton:

Bar Iron, Best Refined	$3 00	@	$3 25	℔ 100 lbs.
Scotch Bar	2 75	@	3 00	" "
Swedish	5 00	@	5 50	" "
Pig, Gartsherrie, (nothing doing)				
Boiler Plates	4 00	@	4 25	" "
Sheets	4 00	@	4 25	" "
Hoop Iron	3 25	@	3 75	" "
Band Iron	3 25	@	3 75	" "
Anvils, Foster's	0 09	@	0 10	℔ lb.
" Mousehole	0 11½	@	0 12	"
Steel Spring	0 05¾	@	0 07½	"
Cast Steel	0 16	@	0 17	"
Bar Lead	0 06½	@	0 07½	"
Sheet Lead	0 07¾	@	0 08	"
Shot	0 08	@	0 08½	"
Cut Nails, (Kegs included)	3 25	@	3 75	℔ 100 lbs.
Pressed Nails, (Casks Extra)	4 00	@	4 50	" "
GUNPOWDER.				
F F, per keg of 25 lbs	4 75	@	5 00	
F F F, " "	5 25	@	5 50	
Blasting do.	3 87½	@	4 00	
F F, in Cans, per dozen ½ lb	2 50	@	2 75	
F F F, " " 1 lb	3 75	@	4 00	

In Canada Plates there are scarcely any operations, prices remain therefore about as they were. Staffordshire, 17s. 6.; Budd, 21s. to 22s.; Glamorgan, 22s.; Pontypool, 22s.

Tin Plates are steady. Good brands of Charcoal are held as follows:—I.C., 43s. 9d. to 45s.; I.X., 53s. 9d. to 55s.; D. C., 38s., 39s. to 40s.

There is little doing in Castings. Pot-ash Kettles are held at 10s. to 12s. 6d. per 100 lb. Camp Ovens and Sugar Kettles are firm, at 14s. to 15s. per 100 lbs.

IRON FOUNDERS AND MACHINISTS.

There are several Iron Foundries in Hamilton, some of them doing a considerable business; foremost among them we may mention that of E. & C. Gurney, which has been established for twenty-two years, and affords occupation to between seventy and eighty hands. A twenty horse power steam engine drives the machinery. They turn out $130,000 worth of work in the course of the year, employing a capital of $40,000. Their works are situated on John Street. Turnbull & Co., at the Mary Street Foundry, also do a large business, employing twenty hands, and turning out annually about $25,000 worth. Their capital is upwards of $12,000. D. Moore & Co., on Catherine Street, near King, employ 40 hands, and turn out Stoves and Tin-ware to the amount of $125,000 in the course of the year. Copp & Brother, at the Empire Foundry, on Bay Street, give employment to forty hands, and are doing an increasing business. They have latety entered the commodious stone buildings which they now use. We may remark that

the Tin-wares here undergo a peculiar process of varnishing called Japanning, an art practised in only one other establishment in Upper Canada. Messrs. Moore & Co. do a large business in the way of barter exchanging their tin-ware for rags, wool, feathers, &c.; this is an establishment of which Hamilton may be justly proud. John Thomas carries on business as a Machinist on Rebecca Street, and, with twenty hands, manufactures $20,000 worth per annum; capital employed, $11,000. T. G. Beckett & Co., have a large Boiler-making and Engine building establishment on Simcoe Street, near James; they employ between sixty and seventy hands, and manufacture $45,000 to $50,000 yearly; $35,000 capital. George Northey, as an Engine-builder and Boiler-maker, employs ten hands, and turns out work to the amount of $10,000 annually, with a capital of $7,000.

THE MECHANICS' INSTITUTE.

The Mechanics' Institute was established in 1839, and incorporated by Act of Parliament in 1849. Its members number 512; it contains an excellent library and news-room, and the large public Hall in the Institute is capable of containing nearly one thousand people. The library possesses over three thousand volumes; the news-room is supplied with the leading English Canadian and American journals; and the hall is well adapted for lectures and popular entertainments of every description. Until recently it had only a simple platform—it now possesses a commodious stage, with all the ordinary stage appliances; and the new heating apparatus diffuses a comfortable warmth to all parts of it.

The present Board of Directors is composed of gentlemen who have been for the most part connected with the Institute for many years. They are as follows:—

MR. THOMAS McILWRAITH, ... PRESIDENT.
" THOS. M. SIMMONS, ... VICE DO.

MR. JAS. HILTON,
" WILLIAM TURNBULL,
" JAS. McINTYRE,
" W. H. GLASSCO,
" ALEX. HARVEY,
" ALEX. STUART,

MR. KENNETH FITZPATRICK,
" ROBT. ROY,
" ANTHONY COPP,
" W. R. MacDONALD.

..... SECRETARY.

The superintendent is Mr. Alex. Rutherford, who has occupied that post for many years.

The excellent management of the business of the Institute gives general satisfaction.

CHILDREN'S CARRIAGES.

Mr. John Semmens, of Pearl Street, near King, manufactures all kinds of Vehicles for the rising generation of Hamilton. He keeps six or seven hands constantly employed, and finds use for a capital of upwards of $5,000.

COAL OIL TRADE.

The Coal Oil business is one which has of late years taken its place in the front rank of Canadian commerce. The great desideratum now is to find an outside market for it; the production at present being considerably greater than the consumption and the surplus oil not required in Upper Canada has been forced on to the Montreal markets and become a drug. This want, we are glad to know, is likely soon to be got over, as we have heard of some enquiries for Oil since the establishment of the Wyoming Rock Oil Company, from foreign ports. The quality of the oil is superior to any that has yet been found in the United States and it only needs the establishment of a regular outside trade to develop the business tenfold – and thus, by increasing our exports, tend greatly to advance the prosperity of the Colonies.

It was at Hamilton that this important business first had its birth, and it still continues to be the head quarters of the trade. The Canadian Oil Company on King Street West, do a very large business,—employing about twenty men, and turning out over one hundred and fifty barrels of refined oil per week; they have upwards of $50,000 capital employed.

During the summer of last year the wells in the Township of Enniskillen have been purchased by an American company, who, with a large capital, have been erecting machinery commensurate with the immense work to be done, and are in a position to fully develope this branch of Canadian industry. Mr. R. Benner, of this city, has, we believe, received the appointment of their agent for Canada, and Donald McInnes, Esq., is a director in the Company; so that we have insured to Hamilton the position of the best market for Coal Oil in Upper Canada for the future as it has been in the past.

There is considerable business done here by other firms, but nothing approaching in magnitude the trade of the above.

CABINET MAKERS AND UPHOLSTERS.

The largest Cabinet factory in this city is that of Mr. James Reid, King Street; the shops are in the western portion of the North American Hotel block. Mr. Reid does both a wholesale and retail business, but principally the latter. It is now 24 years since he commenced business in Hamilton. Every description of work in the Cabinet making and Upholstering line is attended to, and the establishment has the reputation of turning out the very best articles –the material used and the style of workmanship being first class. During the past year twenty-five men were employed in the factory—a considerable number less than were here a year ago, owing, of course, to the general dullness of business. The value of the work turned out during the year was about $25,000. In his present stock is a bedroom set of such rare elegance and finish that we cannot but make especial mention of it. It consists of a wardrobe, a bedstead with spring and hair mattrasses,

a lady's pedestal dressing-table with large oval glass, a pedestal wash-stand with marble top and back, and three chairs; the wood is curled ash. The beauty of the material, and the remarkable elegance and richness of the ornamental work, warrant us in saying that this suite is a credit to the Province. The capital invested by Mr. Reid is something over $8,000. The factory of Meakins & Son, King Street East, is also an old and well known establishment; a general Cabinet and Upholstering work is done here. It was established in 1852. Eleven hands were employed during the past year, and about $3,000 worth of furniture sold. Having a Brush factory in connection with this, they use a steam engine in preparing the wood for both.

HAMILTON POWDER COMPANY.

The office of this Company is on James Street, corner of Main; the works are in the township of Nelson, Halton county, sixteen miles from Hamilton, where the following Gunpowders are manufactured, viz.:—Blasting, Coarse, and Fine Grain, F, FF, FFF, loose and in canisters of ½ lbs. and lbs., Duck Shooting, Diamond Grain and Extra Sporting in ½ lbs. and lbs., and Canadian Rifle in 6 lb. cases. They are especially famed for their Sporting Powder. The Hamilton Powder Company have sold this year nearly three-fourths of the entire consumption of the country, and will shortly displace the imported Gun Powder altogether. All true Canadians should assist the development of such undertakings. They can now buy from Canadian manufacturers at the same price, and get an equally suitable quality as the imported article. The Hamilton Powder Company have sufficiently proved this, and all traders will find it to their advantage to purchase from them. The mills were erected at a cost of $87,000, and are capable of turning out from 30,000 to 40,000 kegs of powder per annum.

BRUSH FACTORIES.

There are four Brush factories in Hamilton; one of these started by an American two or three months ago needs no further mention than being included in the list, as it has hardly got under way yet. Another, that of Mr. Burdett, on King Street, near the corner of McNab, is only as yet on a small scale, but the quality of the work done will no doubt soon induce an enlargement of the business. The oldest establishment is that of Alfred J. Green, on John Street, near King; it has been in operation since 1857. Every description of Brush is here manufactured, and the amount of business done may be imagined from the fact that upwards of twenty-five thousand feet of lumber are used here annually. Mr. Green does almost entirely a wholesale busi-

ness. He has also in addition to the Brush business, recently commenced the manufacture of Curled Hair. The demand for this article is very large, and has been principally supplied from New York. The Hamilton Factory turns out an article quite equal in quality to that imported, and at a much lower price. During last year, he employed thirteen hands, and turned out about ten thousand dollars worth of work. At the Provincial Exhibition of Arts and Manufactures held in this city in September last, he received a diploma and first prize for "the best assortment of home-made brushes." He also obtained a first prize at the Exhibition of 1863, at Kingston. Meakins & Sons also manufacture largely. In 1860 they started a Brush factory; during the past year they employed ten hands, and disposed of about $7,000 worth of goods. Their place of business is on King Street East, and they limit themselves exclusively to wholesale dealings. They use a six horse power steam engine in preparing the necessary wood work. Many of the wholesale houses in town are supplied by them, and they have customers as far east as Montreal.

AGRICULTURAL IMPLEMENTS.

The Agricultural Implement manufactory of Messrs. L. & P. Sawyer situated at the foot of Wellington Street, is one of the largest establishments of the kind in Canada. It was formerly conducted by Messrs. McQuestin & Co., who commenced business here in 1834; it has been about eight years in the hands of the present proprietors. The principal building is one hundred and sixty feet in length, eighty feet wide, and three stories high; it is built entirely of stone. Formerly Messrs. Sawyer manufactured all kinds of Agricultural Implements here, but they now confine themselves almost exclusively to the construction of Threshing, Mowing and Reaping machines, and the more costly articles used upon farms. Ball's celebrated Mower and Reaper is manufactured here to a large extent. This is undoubtedly the most complete machine of the kind in existence, uniting simplicity and efficiency in a very perfect degree. For this machine Messrs. Sawyer received the 1st prize and diploma at the late Provincial trial in competition with ten other manufacturers of combined machines. The capital employed in this establishment, irrespective of the value of the buildings, is estimated at over forty thousand dollars, and the annual receipts at about the same sum. With such manufactories as this amongst us, it is no wonder if the importation of Agricultural Implements has diminished—the work turned out by Messrs. Sawyer comparing favorably with that of the most approved makers of England or the United States. Agricultural Implements are manufactuerd by other firms in Hamilton, who are, however, more extensively engaged in general machine work.

SADDLERIES.

James Jolley, John St.; Ernest Kraft, York St.; and William Inkson, James St., all do a considerable business in the various branches

of the Saddlery trade. The Carriage and Team Harness of the latter has taken prizes at all the County and Provincial Fairs for several years past. He turns out about $5,000 worth of work during the year, and the other firms do a business to about the same amount. Mr. Inkson makes a speciality of Fire matters, and being possessed of a thorough practical knowledge of all things pertaining thereto, he monopolizes the greater part of the trade in Western Canada. Trunk making is also another important branch of his business, and his trunk makers are a superior class of workmen. Mr. Inkson has been established in business about nine years; capital invested, $3,500. Mr. Kraft and Mr. Jolley have about the same amount invested. Messrs. Field & Davidson, James St., opposite Market St., do a much larger business, employing from fifteen to twenty hands, and a capital of $6,000; their receipts for last year were upwards of $14,000.

THE GRAIN AND FLOUR TRADE.

Situated as Hamilton is, at the head of navigation and in the centre of a fine agricultural country, this branch of business is a most important one.

We regret that want of statistics renders us unable to enter so fully into a notice of the grain trade as we should wish, but hope another year to be enabled to go more into detail.

It is notorious that for past years the great market for all kinds of coarse grain has been found in the United States, and the fact that Hamilton is the most convenient shipping point from Upper Canada to the States, has of course given very great advantages to all parties buying or selling at this point.

The trade in Barley during the past year has been very uneven. On the 17th September the price was as high as 91½ cents, while in October it had fallen on our street markets to 55 cents; between that price and 65 cents it remained until the close of the season. The quantity of Barley sold in Hamilton was much reduced during the past year in consequence of the unsafe condition of the Caledonia Road. The amount sold however would probably reach 450,000 bushels, not more than two-thirds of what was sold the year before.

CANADA FELT HAT WORKS.

This very extensive establishment is situated on Wellington Street, and is the great Hat Manufactory of all British America. It has been established since 1860, and employs from fifty to a hundred hands throughout the year. The Hats manufactured here are made entirely of imported Cape and German wool. Five hundred hats are turned out per diem. The receipts of this firm are not less than $125,000 per annum, and the wages paid out about $500 per week. Such a manufactory, we need scarcely say, is a great support to our city.

COACH BUILDERS.

Messrs. Macabe & Co., have an extensive Carriage factory situated on King Street West, near Caroline. They employ thirty men, and manufacture to the amount of $13,000 per annum, with a capital of $5,000. J. P. Pronguey, (City Coach Factory,) corner of Park and Market Streets, does a considerable business, not, however, equal to the good old days of 1855 and '56, when he invariably kept from thirty-five to forty hands busy. Mr. Pronguey commenced in 1844, and his establishment has always enjoyed the reputation of turning out some of the best work on this Continent. He obtained first prizes at the last two Provincial Fairs for Pleasure Carriages, and manufactures some articles in the Coach line that runs as high in value as $1,000. Latterly, he has been getting up a splendid assortment of light Pack carriages and cutters for trotting. The stock and buildings are valued at $8,000. Mr. Pronguey pays out $100 per week, and last year turned out $15,000 worth of manufactured work.

HAMILTON GLASS WORKS.

These very important works were started in September, 1864, and are now in full operation. The factory is situated on Hughson Street, and gives steady employment to about thirty men and twenty-five boys. The Glass-blowers command very high wages, a good workman being able to earn, on piece work, from $20 to $30 a week. The boys are paid $2 to $3 a week. Hamilton is most favorably situated for this branch of industry. The materials used in making glass are soda, lime and sandstone, of the latter a very full supply is to be found on the mountain, near the city, of a quality that is peculiarly adapted for the manufacture of the finest description of glass. Some idea of the importance and extent of these works may be gathered from the fact that they consume about three tons of coal and one cord of wood per day in the melting of the sandstone, &c. The capital employed by this firm is $30,000, (thirty thousand dollars.) They are turning out just now about $1,000 worth of glass a week, which, from its very excellent quality, finds a ready sale in the Province, and is fast superceeding the American Glass, which a very few months ago was the principal article in the market. Messrs. C. E. Tuckett & Co., are the proprietors, and we are pleased to know that the success they are meeting with is, in a great degree, commensurate with the enterprise they have shown in connection with the establishment of the work.

ROPE AND CORDAGE.

Alex. Main & Co., at the Great Western works, on Mary Street, corner of Oak, manufacture to the extent of $15,000 annually; employing fourteen hands; capital invested, $4,000.

HAMILTON GAS LIGHT COMPANY.

The Hamilton Gas Light Company was Incorporated in 1850, and commenced operations early in the following year with a capital of $50,000. As a commercial undertaking, the Company has been successful, having kept up a regular supply of good gas at average rates, and has yielded a fair return to the Shareholders. A few years ago, the consumption was to some extent interfered with by the introduction of coal oil at very low rates. In order to meet this opposition, as far as possible, the price of the gas was reduced from $3.50 to $3 per 1000 feet, which has had the effect of keeping the trade of the Company though it has caused a slight reduction in the profits; the present rate of dividend being 7 per cent. per annum.

The paid up capital is now $125,000, and having no debt, and works capable of supplying a much greater quantity of gas than is at present received, there can be no doubt but the prosperity of the Company will increase with the growth of the city.

The officers of the Company are as follows:

President,—John Young, Esq., who has held that office since the formation of the Company.

Vice-President,—F. W. Gates, Esq., elected 1856.

Directors,—W. P. McLaren, Edward Sweetman, E. C. Thomas, James Cummings and T. C. Kerr, Esquires.

Manager,—T. McIlwraith, Esq., appointed 1853.

Clerk,—Wm. Somerville.

IMPORTANT TO FARMERS!

COE'S SUPER-PHOSPHATE OF LIME.

A SUPERIOR PREPARATION OF GROUND BONES.

A STANDARD MANURE
FOR ALL FIELD AND GARDEN CROPS.

It matures Crops from 10 to 20 days earlier, and greatly increases the yield.

Lands exhausted by long cultivation are made productive by the use of this Super-Phosphate. It supplies to the soil those substances that are taken out by cropping. It is in fact PLANT FOOD, and when it is used the land continues to improve each year, and to require a less quantity to produce the same amount of results.

It gives Wheat *a firmer stalk*, so that it is not liable to lodge before ripening; produces a large head and plump kernel; and is rarely affected by either *rust or midge*. Rye, Barley or Oats are equally benefitted.

It gives Corn and Peas a dark green color, and a vigorous growth, and causes them to ripen at least *ten days earlier*.

It quickens the growth of Turnips, *keeps away the fly*, and the increase of yield is remarkable. The same is true with Carrots, Beets, and other Root Crops.

It keeps away the maggots from Onions, and has produced a yield as high as 800 bushels per acre.

To Tobacco the Phosphate gives a vigorous growth, a large, well-developed leaf, and protects it from the worm.

It improves the quality of the Fruit of the Grape Vines and Fruit Trees; also of Strawberries and other Horticultural Fruits.

Its effects upon Flowers and upon Lawns surpass that of any other fertilizer.

PRICE at MONTREAL, TORONTO and HAMILTON, $50 per ton, in barrels of about 200 lbs. each.

It is also put up in ONE DOLLAR PACKAGES for retail.

Any dealer or consumer wishing for further information will please address letter to either

ANDREW COE, *Proprietor, Montreal.* or E. L. SNOW, *General Agent, Montreal.*

☞ FOR SALE BY DEALERS IN EVERY TOWNSHIP.

THE ROYAL INSURANCE CO'Y.

CAPITAL, - - - - £2,000,000 Sterling,

In 100,000 Shares, of £20 Sterling each.

HEAD OFFICES: ROYAL INSURANCE BUILDINGS, LIVERPOOL, AND 29 LOMBARD STREET, LONDON.

FIRE.

Moderate Rates of Premium and liberal settlement of Losses. FARM STOCK insured.
☞ Losses by LIGHTNING made good.

LIFE DEPARTMENT.

The large LIFE BONUS declared at last Meeting for Division of Profits to Participating Policies—being two per cent. per annum on amounts assured—the largest Bonus ever continuously declared by any Company, cannot fail to place the Royal as the most eligible office for intending Assurers to select.

SPECIAL NOTICE.—The subscriber has been authorized by the Board of Directors to issue Policies on first-class Lives without reference to the Head Office, thus giving to intending Assurers all the privileges of a Colonial Institution with the *undoubted Security and Superior Advantages possessed by the Royal.*

Hamilton Branch:

THOMAS DUGGAN, ESQ., M. D., MEDICAL EXAMINER. **GEORGE A. YOUNG,** AGENT.

OFFICE.—Lister Buildings, corner James and King William Streets.

CANADIAN OCEAN STEAMSHIP COMPANY,

For Liverpool, Londonderry and Glasgow, carrying Canadian and United States Mails.

One of the splendid Steamers of the above line will sail from Portland every Saturday during the Winter season, and from Quebec during the Summer. Return Tickets granted at greatly reduced rates, and Passage Certificates issued to parties desirous of bringing out their friends from England, Ireland or Scotland. ☞ All information furnished on application to

GEORGE A. YOUNG, AGENT FOR HAMILTON.

OFFICE:—Lister Buildings, corner James and King William Streets.

QUEEN INSURANCE COMPANY.

FIRE, LIFE and ANNUITIES.

CAPITAL, - - - £1,000,000 STERLING.

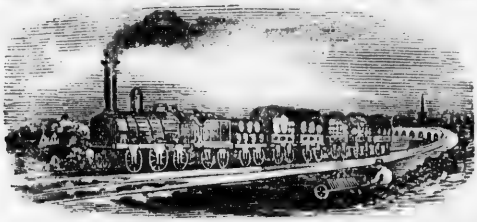
HEAD OFFICES:

Queen Insurance Building, Liverpool; and 156 Leadenhall Street, London.

GENERAL AGENT FOR CANADA, ... A. McKENZIE FORBES, Esq., Montreal.
MEDICAL ADVISER, ... D. MACKINTOSH, M. D., L. R. C. S., Edinburgh.

GEORGE A. YOUNG, AGENT FOR HAMILTON.

GREAT CENTRAL ROUTE!



Great Western Railway

OF CANADA.

AND

UNITED STATES MAIL ROUTE!

FROM

SUSPENSION BRIDGE,

NIAGARA FALLS, TO

DETROIT MICHIGAN,

AND BRANCHES FROM

HAMILTON TO TORONTO; FROM HARRISBURGH TO GUELPH AND FROM KOMOKA TO SARNIA, FORMING, WITH ITS CONNECTIONS, THE SHORTEST AND BEST ROUTE

TO ALL POINTS EAST AND WEST!

Three Through Express Trains, Each Way, Daily,

Connecting at Suspension Bridge, regularly, with

NEW YORK CENTRAL RAILROAD TRAINS

And its Connections,

For Buffalo Rochester, Syracuse, Rome, Ogdensburgh, Utica, Albany, Philadelphia, New York, Boston, and all points in New England and the East; and at Detroit with

Michigan Central, Detroit & Milwaukee,

AND MICHIGAN SOUTHERN RAILROAD TRAINS,

And their Connections,

For Chicago, Galena, Dubuque, Milwaukee, Rock Island, St. Louis, St. Paul, Cairo, Burlington, La Crosse Saginaw, Cincinnati, and all important points in the West, North-West and South-West.

EXPRESS TRAINS

LEAVE HAMILTON FOR TORONTO, DAILY,

After the Arrival of Trains from Suspension Bridge and Detroit, and connect closely with

GRAND TRUNK RAILWAY TRAINS

For MONTREAL, QUEBEC, and PORTLAND; and with

ROYAL Mail and American Express Lines of Steamers

For all important points on

Lake Ontario and the River St. Lawrence.

LUXURIOUS SLEEPING CARS

Attached to all NIGHT TRAINS, and

SMOKING CARS

To all DAY TRAINS.

PASSENGER CARS ARE FURNISHED WITH

SHARP'S PATENT VENTILATORS,

And are entirely free from dust and heat in Summer, and uniformly warm in Winter.

BAGGAGE Checked Through to all IMPORTANT POINTS,

☞ Thereby saving Passengers the trouble and inconvenience of having to Check their Baggage over each Road.

Speed, Safety, and Comfort Secured by this Route,

And Fares as Low as by any other Route.

AMERICAN CURRENCY

Taken at par for through Fares and Sleeping Car Berths, also for Meals, &c., at Refreshment Rooms.

THROUGH TICKETS by this Route are for sale at all the principal Ticket Offices in the United States and Canadas.

TRAINS ARE RUN BY HAMILTON TIME, which is 12 minutes faster than Detroit Time, and 25 minutes slower than New York Central Railroad Time.

TIME TABLES may be had on application, at any of the Company's Stations.

THOMAS SWINYARD, *General Manager, Hamilton, C.W.*

JAMES CHARLTON, *General Agent, Hamilton, C.W.*

HAMILTON POWDER CO'Y.

The Hamilton Powder Company have for Sale the following Gunpowder, viz.:

BLASTING, COARSE AND FINE GRAIN,

F., FF., FFF., Loose, and in Canisters of ½ Lbs. and Lbs.

DUCK SHOOTING, DIAMOND GRAIN,

AND

Extra Sporting, in half Lbs. and Lbs,

AND

CANADIAN RIFLE, in SIX Lb. CANS.

Special attention is called to their

SPORTING POWDER

It being Cheaper and Better than anything Imported.

Hamilton, Dec., 1864.

A. F. FORBES,

Stock Broker and General Agent.

AGENT FOR THE

LIFE ASSOCIATION OF SCOTLAND,

Capital, $2,000,000.

BRITISH AMERICA, [MARINE BRANCH,]

Capital, $400,000.

HOME AND COLONIAL ASSURANCE CO., [LIMITED,]

FIRE AND LIFE. Capital, $10,000,000, with power of increase.

These Companies are among the most respectable doing business in Canada, and offer as large inducements to Insurers as any other respectable office in the country.

ALSO, AGENT FOR

The Western Canadian Permanent Building and Saving Society,

HEAD OFFICE: Toronto.

LOANS AND INVESTMENTS NEGOTIATED.

Office over Lawson's Clothing Store, James St.

YOUNG & BROTHER,

John Street, below King Street, Hamilton,

Wholesale and Retail Dealers

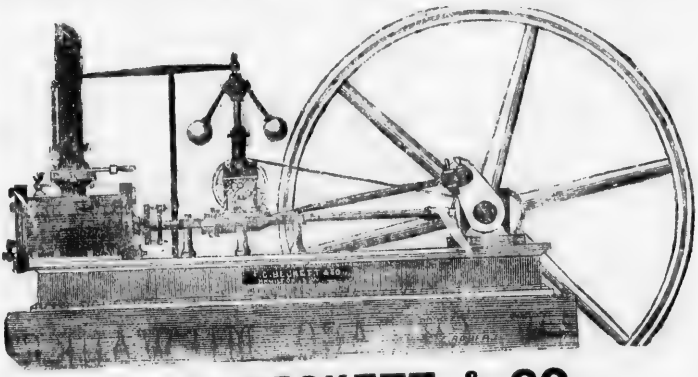
IN

COAL OIL LAMPS AND TRIMMINGS,

PLUMBERS & GASFITTERS.

WE have retired from the Kerosene Lamp Business, and have sold out our Stock of Lamps and Lamp Trimmings, to Messrs. YOUNG & BROTHER, John Street. They have been so long and well known in connection with the Lamp Trade, that it is scarcely necessary for us to say that they are thoroughly acquainted with the business. In all our transactions with them we have ever found them energetic, prompt, trustworthy and honorable, and can therefore confidently recommend them to our customers.

CANADIAN OIL COMPANY.



F. G. BECKETT & CO.,

Manufacturers of Stationary & Portable Steam Engines

BOILERS, &C.

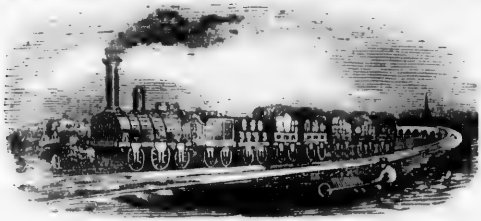
SIMCOE STREET, between James and Macnab Streets, near G. W. R.

First Prizes at Provincial Exhibitions at Toronto, Kingston, Hamilton and London.

HAMILTON, C.W.

GRAND TRUNK RAILWAY,

BUFFALO & GODERICH DIVISION.



SUPERINTENDENT'S OFFICE,

BRANTFORD, C. W.

PRESIDENT—ED. WATKIN, M.P., ENGLAND.
MANAGING DIRECTOR—C. J. BRYDGES, MONTREAL.

Directors:

PHILIP RAWSON, Liverpool, England.
CHARLES LANGTON, " "
CHARLES HOLLAND, " "
MAXWELL HYSLOP, " "
ALEX. McEWEN, Glasgow, Scotland.
ALFRED DIGBY, Brantford, C. W.
ALLEN CLEGHORN, " "

THE BUFFALO & GODERICH DIVISION

OF THE GRAND TRUNK RAILWAY,

Extends From BUFFALO, in the State of New York, to GODERICH, on Lake Huron, Canada West, connecting with the Main Line at Stratford: and at Caledonia with a Line of Stages to Hamilton.

During the Season of Lake Navigation, there is direct connection with

SAGINAW, CHICAGO, MILWAUKEE

And intermediate Ports, from the Goderich Terminus, by means of FIRST-CLASS PROPELLORS, sailing tri-weekly.

☞ The Road is 161 miles in length, and in good running order. Passengers from Buffalo to Detroit, via Stratford and Sarnia, connect with all lines going west, with as little delay as by any other route.

J. F. BARNARD, *Superintendent.*
C. J. BRYDGES, *Man. Director.*

THOMAS SHORT,
Secretary London, Eng.

GRAND TRUNK RAILWAY.

THROUGH EXPRESS TRAINS,

EAST & WEST, DAILY,

MAKING DIRECT CONNECTION WITH

TRAINS GOING EAST, WEST, NORTH & SOUTH.

SLEEPING CARS ON NIGHT EXPRESS TRAINS.

DAY AND NIGHT CARS

RUN THROUGH BETWEEN SARNIA AND BUFFALO.

☞ With the great VICTORIA BRIDGE spanning the St. Lawrence at Montreal, the Grand Trunk Railway offers unequalled facilities for the transmission and delivery of freight; there being but TWO TRANSHIPMENTS between Cincinnati and Chicago and the Eastern States, and Europe; and only one between the Western States and Canada.

THE FIRST CLASS STEAMSHIPS

OF THE

Montreal Ocean Steamship Company's Line

CARRYING THE CANADIAN AND UNITED STATES MAILS,

SAIL EVERY SATURDAY,

From Portland in the Winter and Quebec in the Summer,

For LONDONDERRY and LIVERPOOL on the arrival of Trains from the East and West.

☞ For full particulars and TICKETS, apply at Offices of Connecting Lines, and GRAND TRUNK Depots.

C. J. BRIDGES, *Managing Director.*

GRAND TRUNK RAILWAY.

THIS GREAT CANADIAN LINE EXTENDS

FROM PORTLAND, MAINE,

QUEBEC, AND RIVIERE DU LOUP, C. E.,

IN THE EAST,

TO DETROIT, MICH.,

IN THE WEST.

Passing through MONTREAL, PRESCOTT, BROCKVILLE, KINGSTON, BELLEVILLE, PORT HOPE, TORONTO, GUELPH, LONDON & SARNIA.

CONNECTS WITH RAILWAYS IN CANADA,

FOR

Ottawa at Prescott, Perth at Brockville, Peterboro' and Lindsay at Port Hope, Hamilton, Niagara Falls and Collingwood at Toronto, Buffalo and Goderich at Stratford, and Port Stanley at London,

AND FORMS WITH ROADS RUNNING FROM

Detroit Junction, Ogdensburgh, Danville Junction & Portland

THE MOST DIRECT ROUTE BETWEEN

Cincinnati, St. Louis, Chicago, Milwaukee, St. Paul, and the North Eastern Parts of the States of New England and Maine.

OFFICERS:

E. Watkin, M.P., Eng., President
C. J. Brydges, Man. Director.
T. W. Wood, Secretary.
J. Hickson, Chief Accountant.

F. C. Stratton, General Eastern Freight Agent.
P. S. Stevenson, Gen. Western Freight Agent.

Henry Yates, Engineer.
R. Eaton, Locomotive Superintendent.

SUPERINTENDENTS:

H. Bailey, Montreal to Portland
W. J. Spicer, Montreal to Detroit

A. S. McBean, Richmond to Riviere Du Loup.

E. P. Beach, General Agt., New York.

EMPIRE FOUNDRY,

(CORNER OF YORK AND BAY STREETS.)

COPP, BROTHERS,

HAMILTON. C. W.

OUR FOUNDRY BEING ONE OF THE LARGEST AND BEST IN THE PROVINCE, our facilities for manufacturing enable us to offer to the trade and the public generally, inducements which cannot be surpassed. We are making more than

Sixty Different Patterns of Stoves,

OF THE BEST AND NEWEST DESCRIPTION. ALSO,

Grates, Furnaces, Pots and Kettles, Coolers, Sap-Kettles, Iron Tea-Kettles, Hollow-Ware, and

AGRICULTURAL IMPLEMENTS,

Ploughs, Cultivators, Rollers Horse-Hoes, Harrows, Road-Scrapers, Straw-Cutters, and General FARM IMPLEMENTS.

☞ *MACHINERY and other CASTINGS made to Order Wholesale and Retail.*

COPP, BROTHERS.

PROVINCIAL INSURANCE COMPANY

OF CANADA,

FOR FIRE & MARINE INSURANCE,

INCORPORATED A. D., 1849.

Subscribed Capital, - - $1,743,520.

HEAD OFFICE, TORONTO-ST., TORONTO.

PRESIDENT,---HON. JOHN HILLYARD CAMERON.

VICE-PRESIDENT:—LEWIS MOFFATT, ESQ.

MANAGER AND SECRETARY:—J. S. CROCKER, ESQ.

ASSISTANT SECRETARY:—DONOUGH O'BRIEN, ESQ.,

All Losses, both Fire and Marine, settled with the greatest liberality and promptitude.

☞ **HAMILTON OFFICE in Wentworth Chambers, Corner of JAMES and MAIN Streets.**

J. D. PRINGLE, Agent.

HAMILTON BRUSH FACTORY.

ESTABLISHED, 1857.

ALFRED GREEN,

(FROM LONDON, ENGLAND, PROPRIETOR,)

RECEIVED THE FIRST PRIZE at the Provincial Exhibition, at Hamilton, 1864; Kingston, 1863; also several other Prizes at different Exhibitions, for the best Assortment of BRUSHES. ☞ Every description of Scrub, Shoe, Stove, Paint, Varnish, Whitewash, Horse, Artists', Lamp, Machine, Cotton Mill, Cloth Works, Railway, Agricultural, Military, Ship, and every kind of Brush that is manufactured.

☞ PRICE LISTS SENT FREE TO ALL PARTS OF THE PROVINCE.

Curled Hair at the Lowest Prices. Best Price paid for Horse and Cattle Hair.

☞ MAKERS SUPPLIED WITH MATERIALS.

JOHN STREET, HAMILTON, C.W.

BROWN, GILLESPIE & CO.,

Wholesale Grocers, Importers of Teas, Wines, &c.,

CORNER OF KING AND JAMES STREET, HAMILTON, C.W.

HILTON, BROTHERS,

GENERAL

Hardware Merchants,

KING STREET,

HAMILTON.

S. B. MEDLEY,

MANUFACTURER OF

PURE VINEGARS,

PEEL STREET,

HAMILTON, C. W.

KERR, BROWN & CO'S

WHOLESALE

DRY GOODS AND GROCERIES,

KING STREET,

HAMILTON, C. W.

RICHARD JUSON & CO.,

Iron, Steel, Lead and Copper Merchants;

MANUFACTURERS OF

CUT NAILS, RAILWAY SPIKES AND RIVETS;

IMPORTERS OF

BRITISH AND FOREIGN HARDWARE,

HAMILTON, C. W.

AMERICAN

HOTEL,

King Street West,

HAMILTON, C. W.

TERMS, $1 PER DAY.

F. W. BEARMAN,

PROPRIETOR.

Omnibus to and from the Cars.

LONDON ASSURANCE CORPORATION

No. 7, ROYAL EXCHANGE, CORNHILL,

No. 7, Pall Mall, - - - - LONDON.

Incorporated by Royal Charter, **1720.**

JOHN ALEX. HANKEY, Esq., GOVERNOR,

BONAMY DOBREE, Jr., Esq., Sub-Gov. | PATRICK F. ROBERTSON, Esq., Dep. Gov.

J. OGILVY MOFFATT, AGENT FOR CANADA.

FIRE DEPARTMENT.—The undersigned is now prepared to EFFECT INSURANCES against LOSS BY FIRE, on the most favorable terms.

All Losses satisfactorily established, paid without reference to the Board in London.

JOHN O. MACRAE,

Agent in Hamilton.

COMMERCIAL BUILDINGS,
King Street West, Hamilton, March 1, 1865.

RICHARD BENNER,

Broker Commission Merchant,

AND

AGENT FOR MANUFACTURERS.

OFFICE—JAMES STREET,

(Nearly Opposite Commercial Bank)

HAMILTON, C. W.

☞ All sorts of Merchandize sold to Wholesale buyers only.

Hamilton Steam Engine Works.

GEORGE NORTHEY,

MANUFACTURER OF

Steam Engines and Boilers,

ALL KINDS OF

GEARING FOR STEAM OR WATER SAW MILLS, &c.

ALSO,

Manufacturer of Smith's Patent Direct-acting Circular Steam Saw Mills, capable of Cutting from 1,500 ft. per hour.

☞ REPAIRING DONE PROMPTLY.

LIFE AND GUARANTEE ASSURANCE.

THE
EUROPEAN ASSURANCE SOCIETY.

Empowered by Special Acts of British and Canadian Parliaments.

FOR LIFE ASSURANCE,

AND THE

GRANTING OF BONDS OF SECURITY

For Persons Holding Responsible Situations.

GUARANTEE DEPARTMENT.

The following is a list of Banks, Railways and Commercial Institutions in Canada, accepting the Society's Bonds of Guarantee :—

BANKS.

Bank of British North America.
Bank of Montreal.
Bank of Toronto.
Bank of Upper Canada.
La Banque Nationale, Quebec.
City Bank, Montreal.
International Bank
Merchant's Bank, Montreal.
Molson's Bank, Montreal.
Montreal City and District Saving Bank.
Niagara District Bank.
Chaffey & Co., Toronto.

RAILWAYS.

Brockville and Ottawa Railway.
Buffalo and Lake Huron.
Grand Trunk Railway of Canada.
Great Western Railway of Canada.
Montreal and Champlain.
Northern of Canada.

MISCELLANEOUS.

Boards of Trade of Montreal, Toronto, Quebec and Hamilton.
Churchwardens of Christ Church, Montreal.
City Passenger Railway Company, Montreal.
Consumers Gas Company of Toronto.
Horticultural Society of Montreal.
Inland Steam Navigation Company.
Montreal City Gas Company.
City Gas Company of London, C. W.
Union Forwarding Company.
Mercantile Library Association, Montreal.
Montreal Steam Elevating Company.
Niagara District Mutual Fire Insurance Comp'y.
And several Permanent Building, Saving, and Co-operative Provident Societies.

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